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briefly

Home Office schedule for the holiday season

IMPERIAL, Pa. — The SNPJ Home Office will be closed Wednesday, Dec. 24, and remain closed through Friday, Dec. 26, for Christmas. The Home Office will also be closed from Wednesday, Dec. 31, through Friday, Jan. 2, 2026, as we celebrate the New Year. Regular office hours will be in effect Dec. 29-30, and starting again on Jan. 5, 2026. Happy holidays from all of us at the SNPJ Home Office!

Lodge 782 celebrating the holidays on Dec. 17

GLENSHAW, Pa. — The SNPJ Lodge 782 annual Christmas party will be held Wednesday, Dec. 17, starting at 6:30 p.m. at Mineo's Allison Park location. Those planning to attend must RSVP by Dec. 1 by text to Jill Yingling at (724) 713-4686 or Maury Sinan at (724) 553-6873.

JILL YINGLING
Lodge 782 President

RSVPs required for the Lodge 643 holiday party

GIRARD, Ohio — Lodge 643 members, this is your last chance to reserve your spot for the Lodge and Youth Circle 7 Christmas party scheduled Saturday, Dec. 20, starting at 2 p.m. at Amen Corner in Girard. Contact Ray Kovac at (330) 824-2154 or Kathleen Seifert at (330) 883-2513 by Dec. 5 to make your reservation.

KATHLEEN SEIFERT
Lodge 643 Secretary

THE DEADLINE

The next two *PROSVETA* issue dates are Jan. 1 and Feb. 2, 2026. All material must be received by noon on Monday, Dec. 8, for the Jan. 1 issue, and by Monday, Jan. 19, for the Feb. 2 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.



George Kenneth Holmes
Born May 5, 2025
Strabane, Pa., Lodge 138

George Kenneth Holmes is the newest addition to Lodge 138. George is the son of Allie and Rex Holmes, and the grandson of Cheryl and Ken Vogrig, all members of Lodge 138. He is also the great-grandson of Margaret and the late Joseph Striner (138), and the late Marilyn and Angelo Vogrig (158). The family is thrilled to continue their SNPJ involvement with another generation. We welcome George to the Society and extend our best wishes to his entire family.

Make snpj.org your first stop for SNPJ information on the go. Scan the code to get started.



Photo submitted by Tina Rigler

Welcoming the President of Slovenia

[From left] **KATHLEEN SINAN** (782), SNPJ Region 1 Vice President **MAURY SINAN**, President of the Republic of Slovenia **Dr. Nataša Pirc Musar**, SNPJ National President/CEO **JOSEPH C. EVANISH**, SNPJ Region 4 Vice President **TINA RIGLER**, SNPJ Finance Committee member **TRACEY ANDERSON**, and Slovenian Consul General **Suzana Češarek** attended a reception in September marking President Pirc Musar's visit to Cleveland.

Following Utah Strudel Day, the question remains:

Does an apple a day keep the doctor away?

by GAYE BABCOCK
Lodge 689 Secretary/Treasurer

HELPER, Utah — The headline above, in the form of a question, is an English proverb meaning that eating nutritious food will improve your health. It originated in 1866 with the phrase: "Eat an apple on going to bed, and you'll keep the doctor from earning his bread."

This saying, and many more, have been written with reference to the delicious apple. Other old sayings and proverbs include: "The apple doesn't fall from the tree," which suggests a child usually has a similar character or similar qualities to his or her parents (according to the *Cambridge Advanced Learner's Dictionary & Thesaurus*); "the apple of my eye;" and "If you never tasted a bad apple, you would not appreciate a good apple" (attributed to Leon Brown).

Another well-known saying is "one bad apple spoils the whole bunch" or "one bad apple can spoil the barrel," which means that a single person's negative actions or behavior can have a detrimental effect on an entire group.

The list goes on and on. Most of us have used one or more of these sayings in conversation at one time or another.

On Oct. 11, members of Utah SNPJ Lodges 113, 689 and 757 gathered at the Slovenian



Lodge 689 youth member **CARLIE LARSEN**, the daughter of Tasia Larsen (689), gathers an armful of apples that would eventually be used in the strudels for next year's Utah Slovenian Day Picnic.

Home in Spring Glen for the 43rd year to prepare more than 50 pans of apple strudel. Strudel Day has been an annual event held in

SEE UTAH STRUDEL DAY
ON PAGE 2

And the winner is...

The \$100 winner of the second quarter drawing in the 2025 SNPJ Recommender Program is:

Claire Schmidt, Lodge 225, Girard, Kan.

Congratulations, and thank you for participating!



Lodge 771 fall donations benefit local communities

by CAROL PENWELL
Lodge 771 Secretary/Treasurer

HILLSVILLE, Pa. — SNPJ Lodge 771 members held their most recent meeting on Oct. 17, a date that was later than our scheduled meeting due to the unavailability of some of our members.

It's hard to believe the end of the year is fast approaching; the seasons seem to change too quickly. We always enjoy our fall meeting and getting together to exchange views on ways to make a difference in people's lives.

We held our election of officers and selected the dates and times for our meetings in the coming year. We then discussed the following projects.

Lodge members in attendance chose to donate to The Breaking Bread Program, which

SEE LODGE 771 GENEROSITY
ON PAGE 11

Merry Christmas!

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



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Jay Sedmak

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NATIONAL SECRETARY/COO
Karen A. Pintar

NATIONAL TREASURER/CFO
Robert J. Lawrence

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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
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e-mail: prosveta@snpj.com



[From left] Marci Ularich, Robert Dimick, GAYE BABCOCK (689), JEANETTE MARASCO (757), ASHLYN SLAUGHTER (689) and Olivia Miller made numerous pans of strudels in preparation for the 2026 Utah Slovenian Day Picnic.

Strudel Day draws Utah Lodge members together to prepare for annual picnic

UTAH STRUDEL DAY
FROM PAGE 1

support of the Utah Slovenian Day Picnic hosted each summer. The strudels are frozen fresh until the day before the picnic, then divided among volunteers who bake the strudels in their homes.

Our 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 nice lunch which included Slovenian potato salad.

Lodge 603 readies for the holidays and Florida SNPJ Days

by JEANNETTE HUMPHREY
Lodge 603

SAMSULA, Fla. — The members of SNPJ Lodge 603 in beautiful downtown Samsula met Nov. 3 for a covered dish meal, followed by a business session.

Kaitlyn Schmidt was awarded a Lodge 603 continuing college education scholarship. Kaitlyn, who attends college in Alabama, took time out of her busy schedule to attend the Young Adult Conference in June at the SNPJ Recreation Center. An active member of Youth Circle 57 who attended Circle activities throughout childhood and helped out at our Lodge, Kaitlyn has now moved to our adult membership.

Halloween festivities at the Lodge 603 Hall were held Oct. 24. Kimberly Schmidt chaired the event, which included six categories for the costume judging contest. Each child dressed in costume was awarded \$1; these awards were donated by the Samsula Woman's Club. The cake walk, with Penny Smith making the announcements, was popular again this year.

Bill and Sheryl Benedict operated the spookhouse. Many volunteers operated the outdoor games and served food from the kitchen, which was under the direction of Linda and Chris Piercy, and Allie Ferrerira. Tonya Stein and her son, Ethan, were the bartenders.

The Halloween party sponsors included our Lodge; East Coast Concrete Restoration, LLC, (\$250); and Samsula Landfill, Inc. (\$250). Gavin Richardson donated his time and equipment for the photo booth. Many other Lodge 603 and community members volunteered to assist with the party and the cleanup.

The Samsula Woman's Club is building a small box for a book exchange that will be placed near the front of the Lodge hall.

The club's annual Christmas Craft Show is planned Saturday, Dec. 6, from 8 a.m. until 2 p.m. Breakfast and lunch will be available from the kitchen; Ray and Paula Budd, and Mike Smith have volunteered to cook and serve for the craft show. There may be a few outdoor spaces still available for rent. Contact a Samsula Woman's Club member if you are in-

terested in bringing your wares to sell.

Rhee Carter has volunteered to chair the Samsula Lodge 603 annual Christmas Tractor Parade, scheduled Saturday, Dec. 13. Parade participants will be lining up at around 1 p.m. The parade will start at 2, leaving the Lodge hall and traveling south on Samsula Drive, making a turn-around at the Luznar property at State Road 44, then returning to the Lodge hall for presentation of awards.

A Celebration of Life was held at our Lodge hall on Aug. 3 for Jim Pell, a lifelong Samsula resident. The Lodge was filled with family and friends paying their respects to Jim's son, Jimmy Pell, and his wife, Holli.

A Celebration of Life for Phyllis Weaver was held at our Lodge hall on Oct. 18. Phyllis had a large family, and the memorial was well attended. The hall was full, and many people spoke about her impact on their lives. Our Lodge extends sympathies to the families.

Some good news at our Lodge hall: We have purchased 50 new chairs, and they sure are nice! It was quite a job to unload the chairs and remove all the packing. Ruth Benedict, Missy Tomazin, Sheryl Benedict and yours truly removed all the plastic packing. Several Lodge members helped remove the old chairs. Bill Benedict loaded the discarded chairs and took them to the Samsula Hunt Club. We really appreciate the efforts of everyone who helped out.

The Benedict family will gather at the Lodge hall on Saturday, Dec. 20, for their annual Christmas party.

The Daytona Polish Club continues to meet at the Lodge hall twice each month for dinner and dancing. Connie Massey and her group, and Jeannette Humphrey and her group, do all the cooking and serve the meals. Marcy Galbreath serves as hostess and bartender for the group, and completes the cleanup.

The NBHA FL09 horse association has scheduled its annual dinner and awards program at our Lodge hall on Jan. 4, 2026. Lori Butler is chairing the event. Mary Shaw is turning 80 in 2026, and her family has set the date of Saturday, Jan. 10, from 4 to 8 p.m. to celebrate this milestone at the Lodge hall. The community is

Lodge 745 members extend their volunteer service commitments

by JOHN MLAKAR
Lodge 745 Secretary/Treasurer

SACRAMENTO, Calif. — SNPJ Lodge 745 members attended the annual Croatian Extravaganza in June at the Croatian Center in Sacramento. This event is labeled "a European festival in the old-world tradition." The authentic Croatian food was delicious, and talented musicians and dancers entertained the crowds. The outdoor pavilion and grounds provide a beautiful setting.

Our summer picnic took place in early September, once again at the beautiful Del Webb Sun City grounds. The balina courts and flower gardens, as well as the adjacent grassy field, provided entertainment areas for both youth and adult members.

Dan Miller manned the grill as we served up klobase and kraut sandwiches and all of the potluck trimmings. A special thank you to Dick and Sarah Laux for providing access to this facility.

Lodge 745 community service activity continued this year with more notable service acts. Lodge members continue to donate blood throughout the year. Other members are volunteering work hours at the California State Park Foundation, picking up trash after holiday weekends, removing invasive plant species, working to provide wildfire defensible space around historic

State Park buildings, and removing barbed wire for wild animal protection.

Most notably, our 60-year SNPJ member, Mary Saber, volunteers yearly for the Reno Hot August Nights Foundation. Their mission is to provide children in need or at risk with a more meaningful and productive life. This car show brings in a lot of money for the region.

Mary volunteered more than 88 hours for this August event. She worked checking-in and registering participants. There was a staff of about 50 volunteers, just doing this, for over 5,700 classic cars.

Some of the other duties that Mary performs include filling 6,000 bags with items that various businesses donate, and folding 10,000 T-shirts. She enjoys the week, meeting people from all over the country and seeing so many beautiful classic cars.

Lodge 745 wants to send out a *huge* congratulations to our new Miss SNPJ, Ellen Koci. She has been so very active in SNPJ since her early childhood and is so deserving of the title. Ellie, as we know her, has aunts, uncles and many cousins in Lodge 745, and we are so very proud of her!

Our annual Christmas ice skating and pizza party is currently being planned. More details will be available very soon.



[From left] SHERYL BENEDICT, MISSY TOMAZIN and RUTH BENEDICT volunteered to remove the packing from the new chairs delivered to the Samsula Lodge 603 Hall.



RUTH BENEDICT [center] took first place in the adult division of the Halloween costume contest held at the Lodge 603 Hall.

invited to attend.

Make plans to travel south to the SNPJ Lodge 603 Hall in February for the Samsula Polka Festival/ Florida SNPJ Days, scheduled Feb. 20-21, 2026.

On Friday, Feb. 20, the Lodge hall will open at 4 p.m. for jam sessions and entertainment by Christopher Razpotnik. Admission is a donation of \$1 as we kick off the 100th anniversary year of SNPJ Lodge 603. Everyone is invited!

The Lodge hall will be open from noon until 5 p.m. on Saturday, Feb. 21. Frank Moravcik from Cleveland will be entertaining; admission is \$15. A short program will be held in the afternoon. Food will be available

from the kitchen both days, along with apple strudel and a variety of desserts.

Thanks to Bill Benedict and Brandon Schmidt, our playground merry-go-round is now back in working condition and the children are again enjoying rides. It took many hours of repairing the gears and welding to complete the repairs. The merry-go-round has been enjoyed for as long as we can remember. Ruth Benedict took charge of obtaining new swing sets for the playground area.

Until next time, have a merry Christmas filled with love and enjoyment, and ring in New Year 2026 with SNPJ Lodge 603 as we begin our 100th year in beautiful Samsula in the great Sunshine State of Florida.

Up-and-Coming...

A look at events planned by the Slovene National Benefit Society

2026

- JAN. 1New 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. Bring your own food. The bar will be open and coffee will be available. For more information contact Lois Denning at (412) 554-7404.
- FEB. 13-15SNPJ 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. 20-21Florida SNPJ Days hosted by Samsula, Fla., Lodge 603.
- JUNE 5-7SNPJ Heritage Center Weekend at the SNPJ Recreation Center. For more information phone the SNPJ Recreation Center toll-free at 1-877-767-5732 or e-mail snpj@snpjrec.com.
- JUNE 12-14SNPJ 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.

- JULY 10-12The 43rd Slovenefest and the 68th Miss SNPJ Pageant at the SNPJ Recreation Center. For additional information phone the Recreation Center toll-free at 1-877-767-5732 or e-mail snpj@snpjrec.com.
- JULY 26-AUG. 1Family Week at the SNPJ Recreation Center, Borough of SNPJ, Pa. For more information phone the SNPJ Recreation Center toll-free at 1-877-767-5732 or e-mail snpj@snpjrec.com.

Slovene National Benefit Society National Board Minutes

Meeting held Sept. 26, 2025, at the SNPJ Home Office, Imperial, Pa.

Friday, Sept. 26: Morning Session

The meeting was called to order at 9 a.m. by President EVANISH with all 14 National Board members and one Young Adult representative in attendance. Joanna BAKER and Fred MLAKAR joined via Teams meeting.

The Board stood to give their fraternal greetings and remained standing for a moment of silence for all members deceased since the last Board meeting.

President EVANISH appointed Don SRNICK as vice chairperson of the meeting with no objections.

President EVANISH stated we would have an orderly meeting.

A motion was made by Tina RIGLER, second by Rick HERVOL, that the Time of Session would be from 9 a.m. to 5 p.m. with lunch from 12:15 to 1 p.m. Motion approved.

A motion was made by Roger CLIFFORD, second by Rick HERVOL, that the Order of Business be approved. Motion approved.

The minutes from the March 28, 2025, meeting were ratified on a motion made by Ken ZAKRAYSEK, second by Maury SINAN.

President EVANISH announced that Todd Martin, Society attorney, will join the Board via Teams meeting to discuss the bylaws, and that Chris Conklin, Society actuary, will attend the Board meeting later in the morning.

National President’s Report Sept. 26, 2025

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.

In March, the Board was provided with an update on the Strategic and Succession Plan which it approved the previous September. Also during the March Board meeting, the Board made public its selection of Board member Maury Sinan as the CEO successor. Maury will bring extensive upper-management experience to the position in the future. My plan is to retire in 2027, giving plenty of transition planning for succession with Maury. In the meantime, Maury had been included in some key management hiring decisions since the previous Board meeting.

During this period, action was taken on the actuary succession and transition plan. As part of our succession plan, the Executive Committee received proposals from actuarial firms serving the fraternal industry and made a recommendation to the Board. In March, the Board approved Chris Conklin of Miller & Newberg Consulting Actuaries as the Society’s new actuary beginning the second quarter.

Marketing

Life insurance sales are very close to the previous year’s production. Annuity sales are down compared to the previous year. New member enrollment is about the same as the previous year. We are beginning to see production increases from newly recruited agents.

Sales Director David Gombkoto has initiated new and effective agent recruitment strategies during this period. He continues to meet regularly with agents and has onboarded a number of newly recruited agents. He has continued to write the monthly *PROSVETA* insurance column “We’ve Got You Covered.” David made a presentation about SNPJ products to the Young Adult Conference in June which was well received. The department regularly communicates with our agents and continues to promote SNPJ through social media, enhancing the Society’s image and presence.

A new illustration and E-App program was selected prior to year-end last year. Currently, the product illustration system is in development. David has been actively involved with this project, along with COO Karen Pintar and CIO Terry Champ, as completion nears. The next step will be the completion of the new E-App.

Fraternal Department

Fraternal Director Courtney Koenig oversees the fraternal programs. She has done a very good job managing and promoting our programs, as well as representing the Society. Throughout this period she has written articles and posted event information on our social media sites. Courtney’s duties encompass administering the scholarship, awards and donations programs, as well as executive assistant duties.

The Young Adult Conference was held at the SNPJ Recreation Center June 13-15 for our 18- to 30-year-old member age group of 35 delegates. Fraternal Director Courtney Koenig oversaw the conference and did a great job. Young Adult Chairperson Lanie Maresh (449) did a great job planning, preparing and leading the group. The group completed several different projects, including the traditional Adopt-A-Highway cleanup. Special Olympics was this year’s charity, chosen by Lanie. Liz Smrdel (158) was selected as the Young Adult Chairperson for the coming year.

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

The SNPJ Slovenian Heritage Center hosted their Slovene Heritage weekend at the SNPJ Recreation Center with balina and beanbag toss tournaments taking place in June. SNPJ Athletic Board members helped run the tournaments with good participation.

In the 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. Courtney has worked with Pageant Committee members to plan for the pageant and some of the events leading up to it.

The 2025 SNPJ Winter Classic Bowling Tournament was co-sponsored by Sygan, Pa., Lodge 6 and Strabane, Pa., Lodge 138 on Feb. 14-16. Bowling took place at both of the Lodges’ bowling facilities. For the men, there were 19 teams, 38 doubles, and 76 singles. For the women, there were seven teams, 19 doubles, and 38 singles. This resulted in a Society remuneration of \$1,992.

The Fraternal Department is very grateful for the hard work of the National Athletic Board and the 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

Editor Jay Sedmak designs and manages the SNPJ news source, the *PROSVETA* publication. *PROSVETA*, which remains a monthly

publication, is also available online. At present, approximately 1,020 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 this 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 started preliminary design work on the 2026 Miss SNPJ calendar.

At the request of SNPJ Heritage Center Director Kathy Paulenich, he updated the flyers for the 2025 Heritage Center Weekend event held at the Recreation Center in June. Earlier in the year, he updated the SNPJ Recreation Center group rentals trifold and flyer.

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.

Industry

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

I attended the FSGP EnDepersis Seminar held locally in May. This included presentations from the Pennsylvania Insurance Department Deputy Commissioner and others related to investments, NAIC Bond Project, artificial intelligence, emerging issues, and fraternal activities.

The American Fraternal Alliance hosted the Spring Symposium in May, which I attended. This meeting focused on two workshop tracks related to fraternal/communications and governance/leadership. 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. The LIC is supported by the Alliance via a discount for member societies.

I attended the LIC Winter CEO Forum and Annual Conference in February. The theme was “unlocking potential through research fueled decision making.” Presentations focused on creating a business intelligence culture. I currently serve on the LIC Advisory Board.

Slovenia

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

During the Alliance Spring Symposium held in Cleveland, the Alliance asked for cultural items to showcase during the fraternal talent share. I was happy to deliver items provided by our SNPJ Slovenian Heritage Center for the showcase. During this time, I met with the Consul General at the Consulate Office in Cleveland. She also took the opportunity to visit the symposium and meet Alliance President Allison Koppel.

Consul General Suzana Češarek gave a presentation about Slovenia to the Young Adult Conference in June which was very well received. There were a number of good questions and discussion with the group. This also gave the new Consul General the opportunity to tour the SNPJ Slovenian Heritage Center and Recreation Center.

Conclusion

I am very happy to be working with two knowledgeable and experienced 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.

The 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.

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 highlighted his report by reviewing the succession plan. He mentioned that annuity premium is down in this competitive environment, highlighted some fraternal events that occurred, and informed the Board that several new agents have been appointed to sell business.

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

National Secretary’s Report for the period Jan. 1 through June 30, 2025

Fraternal greetings, members of the SNPJ National Board, and welcome to the semiannual meeting.

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, 2025.

SNPJ HOME OFFICE

At the end of June 2025, we employ 14 full-time employees, including the Executive Committee.

INSURANCE ADMINISTRATION

The employees in Insurance Administration continue to provide a wide variety of services to our members and handle the daily functions of a life insurance company.

All employees take monthly security awareness training provided by our co-managed services company. A test is required at the end of each session.

INFORMATION TECHNOLOGY

During this six-month period, the biweekly calls with our insurance administration software provider have continued with me, our CIO, and our office manager. We have been able to identify and correct some kinks in the system, as well as refine our processes for everyone’s job function.

The CIO, COO and one employee continue to meet with our consultant from PGH Networks for our monthly strategy calls as we determine the direction our IT structure will follow in the future. We have been working on a new disaster recovery/business continuity plan to put in place considering the changes made to the hosting of our insurance administration system and accounting package.

We did have new firewalls installed for both the Home Office and the SNPJ Recreation Center as the ones that were in place had reached the end of life. Training was held for employees for this new installation.

We also continue to try to get an illustration system in place, and this project has taken much longer than we anticipated. CIO Terry Champ and I continue to work closely with the team from the software provider, provide testing on the new system, and hold meetings with our CEO and sales director as we work toward finalizing this package.

In June, PGH Networks performed the penetration testing and vulnerability scan on our network to ensure that we are protected. Overall, the results indicated that we were not exposed to much of a risk; however, some potential weaknesses were discovered and plans were immediately put into place to eliminate any threats.

LODGES AND LODGE SECRETARIES

As of June 30, 2025, we have 65 Lodges. There were no mergers that occurred during this period.

The top five Lodges in new members for the first six months are:

Lodge	City/State	New Members
6.....	Sygan, Pa.	18
106.....	Imperial, Pa.	9
782.....	Glenshaw, Pa.	9
138.....	Strabane, Pa.	8
721.....	Aliquippa, Pa.	4
770.....	Borough of SNPJ, Pa.	4

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.....	\$25,135.00
Secretary Awards	\$18,851.25
Total Awards	\$43,986.25

There were 58 Lodges/secretaries that received these awards.

MEMBERSHIP

Membership Count

On June 30, 2025, the active membership of the Society is:

Adult	25,661
Youth	1,408
Total	27,069

Membership has declined by 351 members for the first six months.

Membership Statistics

Members as of Jan. 1, 2025.....	27,420
Increase by:	
New members	99
Reinstated	6
Total Increase	105
Decrease by:	
Deaths	242
Cash Surrender	126
Expired	27
Canceled	37
Lapsed	9
Matured	6
Suspended pending death	2
Suspended pending maturity	7
Total Decrease	456
Members as of June 30, 2025.....	27,069

INSURANCE IN FORCE

Life Insurance

As of June 30, 2025, we have 29,660 life insurance policies in force representing \$239,067,947 of life insurance in force.

Policies on Jan. 1, 2025	30,066
Increase by:	
Issued	97
Reinstatement	3
Total Increase	100
Decrease by:	
Death Claim	283
Cash Surrendered	129
Canceled	34
Expired	28
Matured	21
Lapsed	11
Total Decrease	506
Policies as of June 30, 2025	29,660

NATIONAL SECRETARY'S REPORT

CONTINUED FROM PREVIOUS PAGE

Annuities

As of June 30, 2025, we have 3,349 annuity contracts representing a fund balance of \$134,701,342.

Annuities on Jan. 1, 2025.....	3,434
Increase by:	
Issued	60
Total Increase	60
Decrease by:	
Death Claim	75
Surrendered	68
Matured	2
Total Decrease	145
Annuities on June 30, 2025.....	3,349

Accident & Health

As of June 30, 2025, we have 1,726 Accident & Health policies remaining.

A&H Policies on Jan. 1, 2025	1,851
Increase by:	
Reinstatement	2
Total Increase	2
Decrease by:	
Death	31
Expired	49
Canceled	47
Total Decrease	127
A&H Policies on June 30, 2025	1,726

FRATERNAL ACTIVITIES

In February I assisted SNPJ Lodge 6 with the Winter Classic Bowling Tournament held between Lodges 6 and 138. This is always a fun weekend and the opportunity to reconnect with many members.

Later in the month, I once again had the opportunity to attend Florida SNPJ Days, the festival that SNPJ Lodge 603 continues to host each year. I was able to do a short talk about the Society and Lodge 603, and Miss SNPJ 2025 Erin Lawrence was in attendance and gave a nice talk about her reign and the opportunity it has provided her to meet many of our members and attend their events.

I commend SNPJ Lodge 603 for continuing this long-standing tradition and the amount of time and work they put into making it a great time with good music and delicious food. Members from across the country make a point to put this event on their calendars each year.

CONCLUSION

It has been a busy six months with working toward getting a new illustration system, new firewalls, and revising our job functions while planning for the future. The next six months will bring more change, new processes, and new opportunities to build the business.

I appreciate the efforts of all management and staff at the Home Office who work diligently to serve our membership.

I look forward to a productive Board meeting.

Fraternally,

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

National Secretary's Report

National Secretary PINTAR highlighted her report with an explanation of what has been happening with the new illustration system from iCover and the upcoming five-year examination by the Pennsylvania Insurance Department.

Motion by Rick HERVOL, second by Tina RIGLER, to approve the report. Motion approved.

National Treasurer's Report
September 2025

Fraternal greetings, Brothers and Sisters.

During the first six months of 2025, assets decreased 0.5 percent to \$124,921,276. Fixed income securities and cash, totaling \$117,816,926, represent 96.3 percent of the Society's total invested assets. Real estate holdings, including the Home Office and the SNPJ Recreation Center, represent 2.5 percent of invested assets. The remaining 1.2 percent of the Society's invested assets are comprised of certificate loans, mortgages, and other invested assets. Total income decreased from the same period in 2024 due to a decrease in annuity considerations. Annuity considerations decreased 22 percent compared to the first six months of 2024. Life premiums decreased slightly, 0.8 percent, compared to the first six months of 2024. Net investment income also decreased slightly, \$26,620 or 1.0 percent, from the same period in 2024.

Total benefit claims in the amount of \$4.7 million decreased 21 percent from the same period in 2024. Annuity claims decreased 39 percent, going from \$4.7 million as of June 30, 2024, to \$2.9 million as of June 30, 2025. Contrasting the decrease in annuity claims, the Society experienced a 49 percent increase in life claims while the associated mortality expense increased a dramatic 102 percent compared to the first six months of 2024.

General and fraternal expenses increased 5.0 percent compared to the same period in 2024. This increase was due to costs related to real estate holdings and ongoing IT related expenses.

Net income from operations before refunds and realized capital gains and losses was a loss of \$1,035,607 for the period ending June 30, 2025. Surplus decreased \$1,022,150 from year end 2024 to total \$10,095,452 as of June 30, 2025.

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

Respectfully submitted,

ROBERT J. LAWRENCE
National Treasurer/CFO

Summary of Investments Purchased:
Jan. 1 - June 30, 2025:

Name & Description	Cost	Par Value
Bond Purchases: US Special Revenue	\$415,000	\$415,000
Bond Purchases: Industrial	\$1,913,950	\$1,920,000
Total Purchases 1-1-25 through 6-30-25	\$2,328,950	\$2,335,000

Summary of Investments Disposed Of:
Jan. 1 - June 30, 2025:

Name & Description	Consider-ation	Par Value	Book Value
Bond Disposals: US Governments	\$253,614	\$253,614	\$253,614
Bond Disposals: US Special Revenue	\$724,410	\$724,410	\$725,849

NATIONAL TREASURER'S REPORT

CONTINUES NEXT COLUMN

Name & Description	Consider-ation	Par Value	Book Value
Bond Disposals: Industrial	\$952,332	\$1,031,435	\$992,428
Mortgage Payments	\$10,324	\$10,324	\$10,324
Total Disposals 1-1-25 through 6-30-25	\$1,940,680	\$2,019,783	\$1,982,216

SEE FINANCIAL SUMMARIES

ON PAGE 6

National Treasurer's Report

National Treasurer LAWRENCE reported on the assets, the death claims in higher face amounts, the expenses, and the five-year examination by the Pennsylvania Insurance Department.

Motion by Jason CADEZ, second by Don SRNICK, to approve the report. Motion approved.

A motion is made by Tracey ANDERSON, second by Rick HERVOL, to go into Executive Session to discuss bylaws with the Society attorney. Motion approved.

The Board came out of Executive Session upon a motion by Tracey ANDERSON, second by Rick HERVOL. Motion approved.

Society actuary Chris Conklin of Miller & Newberg joined the meeting for a presentation.

Chris provided an actuarial update. He reviewed the Society's key strengths and key challenges, reviewed our profit equation and the services that Miller & Newberg provide, reviewed dividends with the Board, and discussed annuity rates and fraternal expenses.

A motion was made by Rick HERVOL, second by Roger CLIFFORD, to suspend dividends beginning Jan. 1, 2026, until a positive net income is achieved by the end of a calendar year, allowing dividends to be paid the following year. Discussion by various Board members. Motion approved.

The Board recessed for lunch at 12:15 p.m.

Friday, Sept. 26: Afternoon Session

The meeting reconvened at 1 p.m.

When the Board returned from lunch, Society actuary Chris Conklin continued the presentation and provided information on the new generation of annuity offers available in the industry.

Finance Committee Report
Jan. 1 through June 30, 2025

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 efficient investment and monitoring of our Society's funds. Our bond maturity distribution at June 30, 2025, compared to Dec. 31, 2024, was as follows, along with a listing of the SNPJ portfolio by investment category:

As of June 30, 2025

	June 30, 2025		Dec. 31, 2024	
Less than 1 Year	\$8,303,431	7.1%	\$6,911,475	5.9%
1 to 10 years	39,671,253	33.9%	38,262,065	32.8%
10 to 20 years	48,845,561	41.8%	47,709,050	40.9%
Over 20 years	20,041,804	17.1%	23,714,696	20.3%
Total Bonds	\$116,862,049	100.0%	\$116,597,286	100.0%

	Market Value	Statement Value	Allocation	Yield
Corporate Bonds	\$78,430,024	\$85,637,611	70.02%	4.67%
Taxable Municipal	23,358,981	24,907,748	20.37%	4.72%
Asset Backed Securities	4,189,094	4,300,921	3.52%	5.09%
Agency CMOs	989,785	989,940	0.81%	4.55%
Agency CMBS	426,873	478,646	0.39%	4.54%
Agency Passthroughs	243,368	251,084	0.21%	3.86%
Commercial MBS	222,473	228,371	0.19%	4.20%
Non-Agency CMOs	49,292	67,729	0.06%	5.76%
Total Bonds	107,909,891	116,862,049	95.55%	4.69%
Common Stock	15,945	15,945	0.01%	2.40%
Other Assets	561,319	557,367	0.46%	6.06%
Mortgages	143,584	143,584	0.12%	2.75%
Real Estate	3,100,797	3,100,797	2.54%	2.92%
Cash & Certificate Loans	1,618,673	1,618,673	1.32%	4.40%
Total Invested Assets	\$113,350,209	\$122,298,416	100.00%	4.66%

**Any difference in totals is due to rounding.*

Portfolio Risk Analysis

Date	Duration	Avg. Rating	Book Yield	Market Yield	Years to Worst
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
Dec. 2023	8.25	A	4.64	5.23	12.7
Dec. 2024	7.84	A	4.67	5.49	11.7
June 2025	7.83	A	4.68	5.25	11.7

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.

During 2025, Treasury yields decreased. The benchmark 10-year Treasury rate, which was at 4.58 percent at the end of 2024, decreased to 4.29 percent on June 30, 2025; while the 1-year Treasury yield decreased from 4.16 percent at year end 2024 to 3.96 percent as of June 30, 2025.

During the six-month period, the book yield on the portfolio increased slightly from 4.67 percent as of Dec. 31, 2024, to 4.68 percent as of June 30, 2025, while maintaining an S&P weighted average quality rating of A. The effective duration of the portfolio as of June 30, 2025, is 7.8 years.

Investment yields on purchases made in the first half of 2025 averaged 5.65 percent. Investment purchases for the six months had a 12-year average life with an average S&P credit quality of A.

Below is a summary of transactions for the period of Jan. 1 to June 30, 2025:

	Par	Cost	Rating
Purchases 1/1-6/30:	\$2,335,000	\$2,328,950	A

FINANCE COMMITTEE REPORT

CONTINUES NEXT COLUMN

	Par	Consideration	Gain/(Loss)
Disposals 1/1-6/30:	\$2,019,783	\$1,940,680	(\$6,014)

SNPJ FINANCE COMMITTEE

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

Finance Committee Report

Finance Committee Chairman Rick HERVOL presented the report, provided in advance to the Board.

A motion was made by Jason CADEZ, second by Maury SINAN, to approve the report. Motion approved.

SNPJ Audit Committee Report

January-June 2025 (Date of Report: 09/25/2025)

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

The Audit Committee met in the Home Office Sept. 24-25, 2025, for their semiannual meetings.

The semiannual review consisted of a routine documentation review and our meeting with the Executive Committee.

Routine Oversight Report Reviews

The following were reviewed for the period January 2025 through June 2025:

- Review of invoices
- Receipt review of Executive Committee and National Board members
- Review of checks over \$20,000
- Review of new agent files

All was found to be in order.

SNPJ Financials

There was significant expense during the first of the year due to higher death claims. Sales this year are very close to last year's figures, although because of the new agents, sales are beginning to increase. So far, 33 new agents have been brought in, so this should help increase revenue even more going forward.

Various options have been discussed with the new actuarial firm about bringing on new products to increase sales as well. Increasing our visibility through social media and other advertising products has been in the works in an effort to attract more business. The strategic plan is working, albeit there is a process to everything, and it takes time to implement it.

Recreation Center

The Recreation Center revenue continues to be a challenge; however, there is a new director, and we are actively working toward ways to bring in more outside business like weddings, groups, etc., that will utilize the cabins, among many other ideas to increase revenue. Reworking Slovenefest to bring it to another level. Also, more visibility outside of the Society, such as digital advertising, for more exposure. Bringing in more people to utilize the Recreation Center is key, and communicating that has to be a priority. Raising trailer pad rent is also a consideration. Expansion of the trailer court is being considered as well. The solar project is up and online. Significant savings will be seen, and even more in the long term.

Executive Committee Meeting

On Wednesday, Sept. 24, the Audit Committee met with the Executive Committee as a group to discuss any common issues. Among those were governance strategy changes, which will be discussed with the Board; the succession plan, which is in the beginning stages and moving forward as anticipated; the Recreation Center and ways to increase revenue; the solar project; the strategic plan going forward; and the overall health of the Society in general.

Lodges and Membership

Membership continues to be a challenge, but with a more visible presence on social media and other outlets, and with the recruiting of the new agents, we are actively working to increase it.

Conclusion

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

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

***All committee members approve this report.*

Fraternally,

SNPJ AUDIT COMMITTEE
JOANNA BAKER, Chairperson
VINCENT BASELJ
KEN ZAKRAYSEK

Audit Committee Report

Audit Committee Chairperson Joanna BAKER presented the report. Joanna highlighted some topics in their report.

A motion was made by Rick HERVOL, second by Tina RIGLER, to approve the report. Motion approved.

Scholarship Committee Report
September 2025

The following report covers the period of Jan. 1 through June 30, 2025. Payment for the first installment of the 2024-2025 academic year included 31 awards. This group encompassed 32 Academic Scholarships.

Listed below are the names of the students who received awards during the first six months of 2025:

Name	Lodge	Name	Lodge
Juliana Conroy	1	Michelle Von Merta-	
Aidan Lussier	6	Sustarich	304
Mackenzie Day	106	Alenka Rus	449
Jenni Zalnasky	106	Zachary Stimach	449
Benjamin Grkman	117	Caroline Norrito	518
Erin Lawrence	138	Danielle Norrito	518
Toby Tokarsky	174	Laura Norrito	518
Claire Schmidt	225	Madalaine Brown	584

SCHOLARSHIP COMMITTEE REPORT

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SCHOLARSHIP COMMITTEE REPORT

CONTINUED FROM PREVIOUS PAGE

Name	Lodge	Name	Lodge
Alyssa Massucci	643	Jack Ankeny	749
Lexus Solarz	643	Madalyn Ankeny	749
Jack Anderson	677	Xavier Yuhás	749
Raquel Davis	689	Isabella Mancuso	776
Cheyenne Slaughter	689	Michael Mancuso	776
Abby Atkinson	719	Bailey Gall	782
Andrew Atkinson	719	Morgan Sinan	782
Makenzie Krance	729	Anthony Varlotta	782
Philip Mlakar	745		

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.....	\$39,450.50	\$161,450.00
Totals	<u>\$1,994,126.71</u>	<u>\$2,430,757.81</u>

Scholarship Fund Financial Report

Beginning Balance (as of Dec. 31, 2024)	\$492,794.51
Donations	\$5,979.15
Investment & Other Income	\$8,941.24
Total Income	\$14,920.39
Awards	\$13,400.00
Investment & Other Expense	\$9,983.76
Total Expenses	\$23,383.76
Ending Balance (as of June 30, 2025)	<u>\$484,331.14</u>

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. A motion was made by Tracey ANDERSON, second by Roger CLIFFORD, to approve the report. Motion approved.

Region 1 Vice President's Report
Jan. 1 through June 30, 2025

Greetings, members of the Executive Committee and SNPJ National Board, Brothers and Sisters. This report covers the period of Jan. 1 through June 30, 2025.

As of June 30, there are 16 Lodges with 6,334 active members comprised of 6,014 adults and 320 youth members in Region 1. There are 21 new members, 19 adults and two juveniles, year-to-date 2025. Top Lodges: Lodge 782, Glenshaw, Pa. – nine new members; Lodge 729, Yukon, Pa. – three new members; and Lodge 665, Pittsburgh, and Lodge 749, Johnstown, Pa. – two new members each.

My focus over the next six months will be:

- Support the Lodges with ideas and suggestions to add members. Work to add 32-plus new members in the second half of 2025.
- Attend Lodge meetings I am available for.
- Communicate Convention delegate qualifications to Region 1 Lodges to ensure good representation at the 2026 Convention.
- Hold a Christmas event for Region 1 members.
- Begin courses and training related to fraternal insurance organizations through LOMA-Insurance Immersion as I prepare for my new leadership role with SNPJ.

The last six months of 2025 have been busy with planning, meetings and events. SNPJ fraternalism is alive and well in Region 1.

I co-interviewed the applicants for SNPJ Recreation Center Director. I attended two meetings of the Westmoreland Federation of SNPJ Lodges in person and via phone.

We attended the Yukon Lodge New Roof Spaghetti Fundraiser and were blown away with the participation of members, including many youth members. Kathleen and I donated one of the 30-plus baskets. Well done, Yukon Lodge 729 and the Yukon Slovenian Hall!

February was a busy month as Kathleen and I attended Florida SNPJ Days in Samsula for the third year. The food, music and fraternalism were fantastic! We will definitely plan to attend in 2026 and recommend that others make the trip.

The SNPJ Winter Classic Bowling Tournament co-hosted by the Sygan and Strabane Lodges was once again a great fraternal event attended by many. It was nice to visit with SNPJ members from across the country.

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

I attended my home Lodge 782 Glenshaw first quarter meeting held at Smokey Bones in Cranberry Twp., Pa. We had nine members in attendance.

I had a wonderful time catching up with friends at the SNPJ Farm annual Polka Music Festival in Kirtland, Ohio. My hats off to the SNPJ Farm and Cleveland Federation for keeping this wonderful fraternal event going.

It's always a super time catching up with friends at the Campsite during the SNPJ Trailer Court opening picnic.

I attended Recreation Center Committee meetings to discuss Slovenefest. Kathleen and I were in charge of scheduling and working the gates for this largest-of-its-kind Slovenian event.

The weekend of June 7-9, I attended the annual SNPJ Heritage Center Weekend at the Recreation Center. It was a beautiful weekend with balina, beanbags, arts/crafts/wine by Sarah, and music. The Heritage Center Committee should be commended on their hard work orchestrating this event.

On June 14 I attended my home Lodge 782 meeting and we held our annual Lodge breakfast meeting at our trailer at the SNPJ Recreation Center, preparing breakfast for Lodge members and guests – 12 members attended.

A call out to a few Lodges for great activities and participation:

- Lodge 729/Yukon Slovenian Hall – for all the support to the Westmoreland Federation, SNPJ Region 1, and so many others; always ready to help. Larry and Joann Krance, you're wonderful!

Linda Petrosky, you are amazing! Sincere thanks for all they do.

- St. Marys, Pa., Lodge 581 continues to host great events and programs, including the Lodge's annual road cleanup in April and the music scholarship they award to two local students. Marcia Klancer Bleggi and Pat Moore, thank you for all you do!
- Westmoreland Federation – thank you again! Mary Ann Bebar, Lois Denning, JoAnn Raspotnik, Joann and Larry Krance, and Linda Petrosky, you are a model of a small group of people making it happen! Slovenian women get it done! This is a repeat of last year and many years prior.

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 with many wonderful fraternal members.

It is a privilege to serve as the Vice President of SNPJ Region 1. My best fraternal wishes to all!

Fraternally,

MAURICE M. SINAN Jr.
Region 1 Vice President

Region 1 Vice President's Report: Maury Sinan

A motion was made by Joanna BAKER, second by Don SRNICK, to approve the report. Motion approved.

Region 2 Vice President's Report

Fraternal greetings. Region 2 Lodges enjoyed a busy and successful first half of 2025. Lodge 6 and Lodge 138 co-hosted the annual Winter Classic in February, where I served as tournament secretary. The event was once again a success, drawing strong participation and enthusiasm. Lodge 6 also held a January Gun Bash fundraiser, continued its bowling and dart leagues, and ran multiple dart and no-tap tournaments, while members enjoyed regular karaoke and live band entertainment.

Lodge 89 stayed active with a Super Bowl party, euchre games, dart tournaments, and its weekly Thursday bingos. The Lodge also hosted a youth Easter egg hunt, and offered karaoke and bands throughout the period. Lodge 106 continued to run regular bingos while also hosting a blood drive, car cruises, a youth Easter party, live bands, and a Night at the Races fundraiser.

Lodge 138, where I also serve as Lodge president, hosted several Sunday Fundays, weekly bingos, and monthly breakfast buffets. Bowling leagues remain strong and help keep the Lodge hall filled most days from fall to spring, providing steady activity and supporting high member engagement. The Lodge also held its In-House Bowling Tournament, where I served as tournament secretary. Looking ahead, Lodge 138 will once again host Billy Price on Oct. 18, and word on the street is that a limited number of tickets are still available at the bar.

Region 2 members also participated actively in larger community events, including the Bole Balina Tournament and the Heritage Center Weekend, both of which drew strong attendance. I also had the opportunity to attend my first Florida SNPJ Days, hosted by Samsula Lodge 603. This event has been on my SNPJ bucket list for a long time, and I was happy to finally be able to attend. The members there were incredibly welcoming and did a great job putting on the event. It was especially nice to see several Region 2 members in attendance, along with SNPJ members from across the country, all coming together in support of the occasion.

Looking ahead, Lodges 6 and 138 will once again co-host the National Bowling Tournament Oct. 10-12, 2025, and all bowlers are encouraged to submit entries early to secure participation.

Youth Circle 19, based at Lodge 138, had a full schedule of youth programming during the first half of the year. The Youth Bowling League resumed on Jan. 12 and ran through March with strong participation, steady improvement, and plenty of lighthearted "coaching" from parents and siblings. February featured a Valentine's Fun Day with themed games and treats, followed by the Youth Bowling Tournament on March 2, which was a highlight of the season. Families packed the lanes to cheer on the kids, who left with ribbons, smiles, and plenty of memories. The spring session wrapped up on April 27 with an awards day that included trophies, snacks, and proud parent photos. Circle 19 is also preparing for fall bowling, set to begin in late September or early October, and will play an important role at the Slovenefest KidFest (July 11-13) by running the scavenger hunt, coloring contest and kids' table, always a hit with both children and parents.

Membership continues to be a challenge. As of Dec. 31, 2024, Region 2 had 8,138 active members (7,675 adults and 463 juveniles). By June 30, 2025, that number adjusted slightly to 8,072 active members (7,628 adults and 444 juveniles). During this reporting period, Region 2 welcomed 52 new members (48 adults and four juveniles). While this was fewer than in the previous period, it underscores the importance of renewing our efforts to recruit and retain members. With fresh ideas, continued youth engagement, and family-friendly programming across our Lodges, we have strong opportunities to stabilize and grow membership in the months ahead.

Overall, the first half of 2025 showcased the commitment of Region 2 to providing meaningful activities, fostering community engagement, and supporting regional traditions. Membership continues to be an important area of focus, and with fresh ideas and continued strong programming we can work together to stabilize and grow in the months ahead.

I am looking forward to a productive Board meeting and to working together on the opportunities that lie ahead.

JASON CADEZ
Region 2 Vice President

Region 2 Vice President's Report: Jason Cadez

A motion was made by Rick HERVOL, second by Tina RIGLER, to approve the report. Motion approved.

Region 3 Vice President's Report
Jan. 1 – June 30, 2025

Fraternal greetings, Brothers and Sisters of the SNPJ National Board.

As of June 30, 2025, there are 15 Lodges in Region 3 with a total membership of 6,382, of which 6,033 are adults and 349 are juveniles. We had 20 new members, 12 adult and eight juveniles.

I attend all Lodge 158 meetings as president. Our meetings are on the fourth Sunday of the month as scheduled, and are now held in the reception room at the Monreal Srnick Funeral Home. Thank you to my sister, Jane Monreal Srnick (158), for allowing us to use

the room free of charge.

I also attend all SNPJ Farm Board meetings as vice president. Our meetings are the fourth Wednesday of the month, every month, and are held at the SNPJ Farm in Kirtland, Ohio. I attend all Cleveland Federation meetings as a representative. Federation meetings are now on the fourth Wednesday of the month, scheduled as needed, and also held at the SNPJ Farm.

The Lodge 158 Loyalites dinner for all active volunteers was held Jan. 9 at Mario Fazio's restaurant in Willoughby Hills, Ohio, where everyone enjoyed a great Italian dinner and everyone's company. On Jan. 11, Sue and I attended a comedy night fundraiser for the Celtic Nations club – always a great time.

The Euclid Slovenian Men's Club held their annual dinner dance and drawing on Jan. 25. Once again, I sold eight tables. Thank you to family and friends who help me sell tickets and also attended.

The Lodge 158 annual meeting was held Jan. 26, at which we voted to keep all officers the same.

On Jan. 31, Sue and I took a trip to Amish country with Gary and Jan Smrdel, Dan and Diane Horabik, Barry and Shirley Skowron, and Bryan Zec and Sue Marti. We all had a great time.

Sue and I celebrated our 48th wedding anniversary on March 26, and on March 28 I attended our National Board meeting in Imperial, Pa.

We went to see Here Come The Mummies on April 4, again with Dan and Diane Horabik, at the Kent State Stage. I love this horn band. After the show, we oldies-but-goodies hung out at a college bar – what a hoot!

On April 12, the Loyalites Lodge hosted the SLO-ISH bowling tournament, where the Slovenians bowl against the Irish. This event is open to all nationalities. Please join us next year for this fun event.

The first-ever Loyalites Easter party and egg hunt was held April 13, hosted by our young adults who have created an events committee and are handling all our picnics and holiday parties. They did a great job! Thank you all for stepping up.

Sue and I went to Columbus, Ohio, May 3-4 to celebrate our niece Anna Horabik's (158) graduation from Ohio State University. While in Columbus, we had a very pleasant meet-up with our goddaughter, Katie Srnovrsnik (my brother Phil's daughter), who lives there now. On May 11, Sue's family, all Lodge 158 members, attended a Mother's Day brunch at the Lake County Captains stadium.

May 17 was the date of the fifth annual SNPJ Farm Music Festival. I decided to drop the craft show this year. Thanks to all our volunteers and all 12 polka bands that played.

The Memorial Day dance hosted by Val Pawlowski was held May 26. Once again, I want to personally thank Val for all she does for our Slovenian society and SNPJ.

On May 29, Sue and I, Joey and Patti Miskulin, and Jerry Hlebak attended an "Edgar Allan Poe" event at the SNPJ Farm. This troupe travels the country performing, in costume, the stories of Edgar Allan Poe. In addition, for each story performed a signature drink was served. We're hoping they book the SNPJ Farm again as the ambience and the way they decorated the hall was truly amazing. It was the best event I have ever been to at the Farm. The troupe performed four shows, two on Thursday night and two on Friday night, all sold out. Each show had an attendance of 200.

Sue and I went to Youngstown, Ohio, on June 14 for the Simply Slavic festival. Wow, what a great event – lots of bands and vendors. We saw the Rex Taneri Band; they were great, as usual. We also saw Mikey Dee, along with the most excellent violinist strolling around playing all types of music – those guys are beyond great. Kathy Paulenich was also there with a big tent for the SNPJ Heritage Center. Great job, Kathy!

The Lodge 158 Loyalites annual picnic was held June 28 with music by the Don Wojtila Band (Lodge 158 members). Once again, the picnic was planned and run by our young adults, with help from us older members.

To all SNPJ Lodges in Region 3, Ohio and/or Michigan, 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.

Fraternally submitted,

DON (Srnick) SRNOVRSNIK
Region 3 Vice President

Region 3 Vice President's Report: Don Srnick

Tracey ANDERSON stated that in addition to the report, "On May 17, 2025, a feather bowling event was held in Michigan sponsored by Tracey Anderson. In attendance were Miss SNPJ 2025 Erin Lawrence; her parents, National Treasurer Bob Lawrence and his wife, Jan; and Fraternal Director Courtney Koenig. It was a great event and everyone enjoyed the day."

Motion was made by Roger CLIFFORD, second by Ken ZAKRAY-SEK, to approve the report. 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, 2025.

At the Cicero Neighbors Lodge 449 annual meeting, I was re-elected as secretary/treasurer for 2025. During the annual meeting of the Chicago District Federation, I was also elected secretary/treasurer.

The 32nd Verbick Fraternal Memorial Bowling Tournament was held Jan. 18 at Lucky Lanes. SNPJ District 6 Athletic Director Mary Donovan (584) has been instrumental in organizing this event each year with participants from SNPJ, Sloga, CFU and KSKJ, with funds being distributed to each society's scholarship funds.

Florida SNPJ Days were held Feb. 21-22 in Samsula, Fla., at the Lodge 603 Hall. I wasn't able to attend this year, but there were many SNPJ members in attendance, including National Secretary Karen Pintar with her husband Ken, National Secretary Robert Lawrence and his wife Jan, Miss SNPJ 2025 Erin Lawrence, and many other members from Pennsylvania and Lodge 8 members from the Chicago area. Also in attendance were SNPJ Region 1 Vice President Maury Sinan and his wife, Kathleen. I'm looking forward to seeing everyone again next year.

On March 28 I attended the National Board meeting via conference call. This meeting is always very informative with year-end reports. All Board members were present, along with the Young Adult Representative, Lanie Maresh (449). Lanie informed the Board that she will work with the Fraternal Director to get work projects set up for the upcoming conference and spoke about the service project, requesting donations for Special Olympics.

Congratulations to Maury Sinan who will succeed National President Joe Evanish upon his retirement in approximately two years.

FINANCIAL SUMMARIES

CONTINUED FROM PAGE 4

Slovene National Benefit Society

Balance Sheet as of June 30, 2025

Assets:	6/30/2025	12/31/2024	Change
Bonds	\$116,862,049	\$116,597,286	\$264,764
Common Stocks	15,945	15,601	345
Mortgage Loans	143,584	153,909	(10,324)
Real Estate	3,100,797	3,058,912	41,885
Cash and Short Term Investments	954,877	2,296,181	(1,341,305)
Certificate Loans	663,797	665,066	(1,270)
Other Invested Assets	557,367	560,308	(2,940)
Investment Income Due & Accrued	1,441,793	1,440,693	1,100
Premiums Due	25,560	31,988	(6,427)
Amounts Recoverable From Reinsurer	1,155,506	763,726	391,779
Total Admitted Assets	\$124,921,276	\$125,583,669	(\$662,394)
Liabilities:			
Reserve for Life & Annuity	\$109,651,604	\$108,621,607	\$1,029,997
Reserve for Sick & Operation	84,421	89,275	(4,854)
Liability for Deposit-type Contracts	246,508	256,890	(10,382)
Life Claims	341,081	426,807	(85,726)
Accident & Health Claims	14,231	14,231	0
Refund Payable	96,816	96,049	766
Premiums Received in Advance	50,113	43,346	6,767
Amounts Payable on Reinsurance	4,877	7,869	(2,992)
Interest Maintenance Reserve (IMR)	0	67,171	(67,171)
Expenses Due & Accrued	485,013	468,671	16,342
Unearned Investment Income	12,266	13,628	(1,362)
Total Remittances & Items Not Allocated	2,621,460	3,133,809	(512,350)
Asset Valuation Reserve (AVR)	1,217,433	1,226,713	(9,280)
Total Liabilities	114,825,823	114,466,067	359,756
Surplus	10,095,452	11,117,603	(1,022,150)
Total Liabilities & Surplus	\$124,921,275	\$125,583,669	(\$662,394)
Cash Flow:			
Cash in transit and in banks 12/31/2024			\$2,296,166
Premiums Collected Net of Reinsurance		3,705,650	
Net Investment Income		2,710,047	
Proceeds from Investments Sold, Matured or Repaid		1,940,680	
Miscellaneous Income & Other Cash Provided		161,083	8,517,460
Total Receipts and in Bank			<u>10,813,626</u>
Benefit Payments		5,217,334	
Commissions & Expenses Paid		1,701,976	
Cost of Investments Acquired		2,451,914	
Refunds Paid		46,651	
Net Other Cash Applied		440,874	9,858,749
Cash in transit and in banks 6/30/2025			<u>\$954,877</u>

Slovene National Benefit Society

Summary of Operations for the period ending June 30, 2025

Description	2025	2024	Change
Life Premium	\$776,405	\$782,759	(\$6,354)
Annuity Considerations	2,906,446	3,751,391	(844,945)
Accident & Health Premiums	6,560	7,513	(954)
Total Premium & Annuity Considerations	3,689,411	4,541,664	(852,253)
Gross Investment Income	2,806,988	2,817,510	(10,522)
Investment Expense	(270,788)	(254,690)	(16,098)
Net Investment Income	2,536,200	2,562,821	(26,620)
Amortization of Interest Maintenance Reserve	56,241	56,896	(655)
Expense Allowances on Reinsurance Ceded	152,524	162,106	(9,583)
Miscellaneous Income	7,289	23,493	(16,204)
Total Income	6,441,665	7,346,980	(905,314)
Death Benefits	1,450,669	976,093	474,576
Matured Endowments	115,614	27,976	87,639
Annuity Benefits	2,868,754	4,715,676	(1,846,922)
Operation, Accident & Health Benefits	6,176	9,328	(3,152)
Surrender Benefits	291,703	231,371	60,332
Interest on Certificate Fund	2,924	3,368	(444)
Increase in Life Reserves	(105,662)	69,596	(175,258)
Increase in Annuity Reserves	1,135,659	39,569	1,096,090
Increase in Health Reserves	(4,854)	(8,000)	3,146
Commissions	88,853	113,457	(24,605)
General & Fraternal Expenses	1,531,386	1,453,044	78,342
Insurance Taxes, Licenses & Fees	98,080	98,579	(499)
Increase in Loading on Uncollected Premium	(2,030)	392	(2,422)
Total Expenses	7,477,272	7,730,448	(253,176)
Net Gain From Operations Before Reunds	(1,035,607)	(383,468)	(652,138)
Refunds to Members	47,417	46,651	767
Net Gain Before Realized Capital Gain/(Loss)	(1,083,024)	(430,119)	(652,905)
Net Realized Capital Gain/(Loss)	(28,161)	(4,110)	(24,051)
Net Income	(\$1,111,185)	\$(434,229)	(\$676,956)

Surplus Account:	6/30/2025	6/30/2024	12/31/2024
Surplus, Dec. 31, previous year	\$11,117,603	\$11,934,195	\$11,934,195
Net Income From Operations	(1,111,185)	(434,229)	(965,913)
Change in Net Unrealized Gains/(Loss)	339	10,742	66,980
Change in Non-Admitted Assets	79,416	73,993	180,342
Change in Asset Valuation Reserve	9,280	(67,816)	(98,001)
Net Change in Surplus for the Year	(1,022,150)	(417,310)	(816,593)
Surplus as of Statement Date	\$10,095,452	\$11,516,885	\$11,117,603

Slovene National Benefit Society

Detailed Financial Report for the six months ending June 30, 2025

Description	2025	2024	Increase/ (Decrease)
Life Premiums			
First Year Premium	\$49,644	\$45,033	\$4,612
Renewal Premium	810,652	818,863	(8,211)
Single Premium	28,025	17,353	10,672
Refunds Applied to Paid-Up Additions	47,490	41,481	6,010
Less: Reinsurance Premiums Paid	(159,407)	(139,971)	(19,436)
Net Life Premiums	776,405	782,759	(6,354)
A&H Premiums			
Sick Benefit Premium	2,453	3,011	(558)
Operation Premium	4,107	4,502	(395)
Total A&H Premiums	6,560	7,513	(954)
Annuity Considerations			
Annuity - First Year	2,453,616	3,477,410	(1,023,794)
Annuity - Renewal	469,611	284,746	184,864
Deposit Administration Contract	0	0	0
Less: Reinsurance Premium - Annuity	(16,780)	(10,765)	(6,016)
Total Annuity Considerations	2,906,446	3,751,391	(844,945)
Total Premiums & Annuity Considerations	3,689,411	4,541,664	(852,253)
Gross Investment Income			
Interest on Bonds	2,710,600	2,677,188	33,411
Dividends on Stock	275	38,031	(37,756)
Interest on Mortgage Loans	1,701	2,258	(557)
Interest on Cash and Short Term Investments	32,532	40,731	(8,199)
Income on Real Estate	48,000	45,500	2,500
Interest on Certificate Loans	13,881	13,802	79
Total Gross Investment Income	2,806,988	2,817,510	(10,522)
Less Investment Expense			
Home Office: Deprec., Insur., Tax, Utility & Other	66,334	57,470	8,864
Rec Center Depreciation & Real Estate Expenses	66,489	62,518	3,971
Management, Custodial and Banking Fees	62,618	64,054	(1,437)
Salaries, Benefits & Board Travel - Investment	75,347	70,647	4,700
Total Investment Expense	270,788	254,690	16,098
Net Investment Income	2,536,200	2,562,821	(26,620)
Amortization of IMR	56,241	56,896	(655)
Expense Allowance for Reinsurance Ceded	152,524	162,106	(9,583)
Miscellaneous Income	7,289	23,493	(16,204)
Total Income	6,441,665	7,346,980	(905,314)
Death Benefits			
Death Claims	1,627,797	976,093	651,704
Reinsurance Recovered	(177,128)	0	(177,128)
Total Death Benefits	1,450,669	976,093	474,576
Total Matured Endowments	115,614	27,976	87,639
Annuity and Pension Benefits			
Pensions Paid	0	18,396	(18,396)
Annuity Benefits	7,514,015	9,550,048	(2,036,033)
Reinsurance Recovered on Annuity	(4,645,261)	(4,852,768)	207,507
Total Annuity and Pension Benefits	2,868,754	4,715,676	(1,846,922)
Operation, Accident & Health			
Sick Benefit Claims	2,355	2,848	(493)
Operation Claims	3,820	6,470	(2,650)
Waiver of Assessment	1	10	(9)
Total Operation, Accident & Health	6,176	9,328	(3,152)

Description	2025	2024	Increase/ (Decrease)
Total Surrender Benefits	291,703	231,371	60,332
Interest on Certificate or Contract Fund	2,924	3,368	(444)
Increase in Reserve for Life, A&H and Annuities			
Change in Reserves - Life	(105,662)	69,596	(175,258)
Change in Reserves - Annuities	1,135,659	39,569	1,096,090
Change in Reserves - Accident & Health	(4,854)	(8,000)	3,146
Total Increase/(Decrease) in Reserves	1,025,143	101,165	923,979
Commissions			
Life Commissions	55,334	50,301	5,033
Annuity Commissions	29,959	62,586	(32,627)
Campaign Awards	3,560	570	2,990
Total Commissions	88,853	113,457	(24,605)
General Insurance & Fraternal Expenses			
Rent	45,000	45,000	0
Salaries & Wages	494,129	459,047	35,082
Director/National Board Fees	16,800	16,800	0
Employee Benefits	99,075	84,812	14,263
Employee Education Expenses	450	2,205	(1,755)
Legal Fees and Expenses	20,940	4,384	16,557
Medical Examinations/Underwriting	5,047	4,299	749
Actuarial and Auditing Fees	106,380	139,599	(33,219)
Travel Expenses	19,735	42,720	(22,985)
Advertising/Promotional Items	10,806	8,853	1,953
Postage and Telephone	30,515	29,119	1,396
Office Supplies, Printing & Stationery	24,840	22,305	2,535
Computer Supplies, Equipment & Depreciation	311,475	276,140	35,335
Machine Service, Repairs & Rentals	7,531	6,798	732
Books and Periodicals	1,344	536	808
Bureau and Association Dues	5,464	5,964	(500)
Insurance and Surety Bonds	11,522	11,297	225
Sundry General	7,072	5,044	2,027
Donations - Charitable	580	3,249	(2,669)
Sales Department	9,268	9,953	(686)
Publication: PROSVETA	84,986	87,604	(2,618)
Quadrennial Convention	20,000	20,000	0
Athletics	4,472	10,396	(5,924)
Miss SNPJ Pageant and Travel	2,954	1,931	1,023
Youth/Young Adult Programming	8,990	11,519	(2,528)
Lodge and Secretary Awards	43,986	46,937	(2,951)
Fraternal Expense - Other	138,026	96,533	41,493
Total General & Fraternal Expenses	1,531,386	1,453,044	78,342
Insurance Taxes, Licenses & Fees			
State Insurance Department Licenses and Fees	45,347	47,986	(2,640)
Employment Taxes	52,733	50,592	2,141
Total Insurance Taxes, Licenses and Fees	98,080	98,579	(499)
Increase in Loading on Uncollected Premium	(2,030)	392	(2,422)
Total Expenses	7,477,272	7,730,448	(253,176)
Net Gain From Operations Before Refunds	(1,035,607)	(383,468)	(652,138)
Refunds to Members			
Refunds Paid in Cash	3,800	3,843	(43)
Refunds Left to Accumulate at Interest	1,109	1,090	18
Refunds Applied to Paid-Up Additions	42,508	41,717	791
Total Refund to Members	47,417	46,651	767
Net Gain Before Realized Capital Gain/(Loss)	(1,083,024)	(430,119)	(652,905)
Total Net Realized Capital Gain/(Loss)	(28,161)	(4,110)	(24,051)
Net Income	(\$1,111,185)	\$(434,229)	(\$676,956)

Entries now accepted for Eighth Annual Slovenian Literary Award competition

Slovenian Union of America
Press Release

JOLIET, Ill. — For nearly a century, the Slovenian Union of America (SUA) has been dedicated to preserving the legacy of our Slovenian heritage. Writing has played an essential role in sustaining our culture and our communities, and the SUA Slovenian Literary Award

honors those who continue this vital tradition.

Entries for the Eighth Annual Slovenian Literary Award will be accepted from Nov. 1, 2025, through Jan. 31, 2026, at 5 p.m. EST. The competition is open to first-time writers as well as published authors.

The Slovenian Literary Award competition is open to writers of

all genres of creative writing: short stories, novels, poetry, memoirs, creative nonfiction and personal essays are welcome. All work must be submitted in English; translations are accepted only if the translator is the author of the original work.

Work must be in a digital format that can be submitted electronically. All entries must be original

work only; no AI-generated works will be accepted. Applicants may submit their work through the SUA website, <https://slovenianunion.org/literary-award/>.

Up to three submissions per writer will be accepted, only one of which may be book-length. Applicants may live anywhere, but must have a connection to the Slovenian culture

or heritage. Only individual writers 18 years and older may enter. SUA membership is not required.

All works will be judged by a committee that includes writers. The winner will be celebrated at the SUA Centennial Convention scheduled July 30-Aug. 2, 2026. For more information contact slovenianliteraryaward@gmail.com.

REGION 4 VICE PRESIDENT'S REPORT

CONTINUED FROM PAGE 5

The annual Marija Pomagaj Mass was held May 22 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 91st annual Memorial Day Services sponsored by the Chicago District Federation were held May 26 in the SNPJ Section of Woodlawn Cemetery. Federation President Edward Dabrowski was the emcee for the program, which included scouts from Troop 33 in LaGrange, Ill., who performed the flag ceremony. Youth in attendance led the Pledge of Allegiance. Melanie Matiasek (559) was the guest speaker, and Vince Rigler sang the national anthems and a few songs along with Dawn Vidmar (559), Michael Vidmar (559) and Sue Rus (449). Tina Rigler (449) prepared and distributed a program book to everyone in attendance. At the conclusion of the services, everyone was invited to gather for a luncheon at the Olive Garden.

I attended the 100th anniversary Slovenian Mass at St. Mary's in Lemont, Ill., and the program afterward that featured the history that began back on May 24, 1925, along with performances by the SMS Marela dance group and the Zbor Špendov singers.

Girard, Kan., Lodge 225 held its annual picnic on June 8.

A total of 35 young adults attended the SNPJ Young Adult Conference held June 13-15. Attending from Region 4 were Dawson Berg from Lodge 225; Lanie Maresh, Robert Rigler, Jason Rigler and Alenka Rus from Lodge 449; and Victoria Stein and Kaitlyn Schmidt from Lodge 603. Lanie Maresh served as chairperson for the conference and organized work projects to be completed by the young adults. For the service project, she asked for donations to be collected for Special Olympics. Elizabeth Smrdel (158) was elected chairperson for next year's Young Adult Conference.

On June 14, the annual Wisconsin SNPJ Golf Outing was played in Brookfield, Wis.

I attended the Father's Day picnic held June 15 at the picnic grounds of St. Mary's in Lemont. Many SNPJ members gathered at the picnic for the delicious food and music provided by Vince Rigler and the Polka Pals.

I also attended the Slovenian Independence picnic held at Triglav Park in Wind Lake, Wis., on June 22. Many members gathered for a Slovenian Mass followed by a delicious luncheon and music by Vince Rigler and the Polka Pals.

On June 28, Indianapolis Lodge 34 celebrated Slovenia's Statehood Day at the Slovenian National Home.

Region 4 has gained five new members in the first six months of 2025. Congratulations to Lodges 2, 584 and 603 for obtaining new members. Moving forward, we need to increase membership and promote our SNPJ among the youth, young adults and adults. Hopefully, over the next six months we will be able to increase membership in Region 4.

Congratulations to the following Region 4 Lodges who received award checks in the 2024 SNPJ Lodge Bonus Program: Gold Level Lodges for Activity: Lodges 1, 2, 8, 34, 225, 449, 559 and 603. Some of the Lodge activities for this year, so far, have included bowling, picnics, food drives, Lodge lunches and dinners, potica making, and strudel and cabbage roll making sessions.

Region 4 has one Circle, Youth Circle 57. The Circle is supported by Lodge 603 in Samsula, Fla. Circle members are very busy and help out during various events held at the Lodge 603 Hall.

This concludes my report for the past six months.

Fraternally,

JUSTINA M. RIGLER
Region 4 Vice President

Region 4 Vice President's Report: Tina Rigler

A motion was made by Maury SINAN, second by Rick HERVOL, to approve the report. Motion approved.

Region 5 Vice President's Report

January through June 2025

Fraternal greetings from the Far West.

SNPJ Region 5 is comprised of 11 Lodges in California, Colorado, Montana, New Mexico, Utah and Washington, with a total of 2,055 members. This report presents regional highlights for the first half of 2025.

Denver Lodge 218; Fontana, Calif., Lodge 723; Gold Country (Calif.) Lodge 745; and Orange County, Calif., Lodge 786 achieved Gold Level awards for activity in 2024. San Francisco Lodge 304 and Helper, Utah, Lodge 689 earned Silver Level awards.

San Francisco Lodge 304 celebrated Slovenian Statehood Day in January at the home of the Honorary Consul of the Republic of Slovenia, and again sold out their pre-Lenten Pust dinner-dance at the San Francisco Slovenian Hall with participation by all four California Lodges.

In March I traveled to Imperial, Pa., to participate in the National Board meeting.

For nearly a year, Southern California Lodges 723 and 786 laid plans to bring back California SNPJ Day. The result was a full house at the Phoenix Club in Brea, Calif., in April. The program started with a presentation by Slavko Mežek, president of Kultura-Natura Slovenija, who made California a stop on his U.S. tour. His slide presentation detailing his organization's efforts to preserve Slovenian architecture and historical sites was followed by dancing to the music of SNPJ accordionists and guest musicians.

In June, Lodge 745 expanded their cultural experience by attending the 41st annual Croatian Extravaganza at the Croatian American Cultural Center in Sacramento, Calif.

I look forward to a productive National Board meeting on Sept. 26.

Fraternally,

FREDRICK J. MLAKAR
Region 5 Vice President

NATIONAL BOARD MINUTES
CONTINUE NEXT COLUMN

Region 5 Vice President's Report: Fred Mlakar

A motion was made by Tracey ANDERSON, second by Roger CLIFFORD, to approve the report. Motion approved.

SNPJ Recreation Center Committee Report

September 2025

This report covers the first six months of 2025. Our key full-time staff members include Director Jerry Volpe, Operations Manager Sue Krispinsky, Maintenance Manager Lawrence DeAugustine, and secretary Susan Zarella. Director Volpe, our key staff members, and the part-time and seasonal staff do a commendable job operating our facility.

On Jan. 30, the committee was informed that Director David Jones decided to leave the director's position and return to focus on the catering business. Search efforts involved posting the position on Indeed, LinkedIn and Facebook. Several interviews were conducted. New Recreation Center Director Jerry Volpe was hired and started on March 17, 2025. David Jones completed his tenure as director on April 19 and helped with Jerry's initiation. Jerry has an accounting degree, has served as a controller and regional controller for large companies, and had owned and operated a restaurant since 2011.

The new maintenance supervisor, Lawrence DeAugustine, started on March 24, 2025. Jerry Volpe, David Jones, Gary Ehasalu and President Evanish took part in the final interviews for the position. Gary Ehasalu's last day of employment due to his retirement was April 15.

The Strategic Business Plan for the Recreation Center was reviewed, discussed and updated by the committee throughout this period. A previous update was provided to the National Board as part of the SNPJ overall Strategic Plan. President Evanish met with management to initiate actions for the plan.

PGH Networks installed new phones in January for the Rec Center to operate through Wi-Fi. The monthly cost of phone/Wi-Fi will be a few hundred dollars less per month than the current carrier cost. Wedding bookings are still significantly behind past performance, though slightly better than in 2024. It was reported that there is a decrease in reception bookings at other venues and the lower attendance of wedding sizes. In order to promote wedding bookings, we have tried different online ad campaigns in the past six months.

It was decided to have Jones Catering provide the Gostilna food service in the season for Friday, Saturday and Sundays. They will also provide the dinner service in the dining room for Slovenefest.

During a storm around June 21, the soft start panel mother board serving the well and water tower, as well as the HVAC unit serving the Gostilna, were damaged. Dillan (the contractor) replaced the well pump at a cost of \$6,514.23. The cost of the soft start panel is \$7,744.67.

During their conference in June, the Young Adults completed a number of projects mostly set up by Lawrence and his crew which included Adopt-A-Highway, landscaping, vineyard pruning, painting in the putt-putt area, painting the bases of the light posts in the parking lot, painting in the upper bath house, Heritage Center patio cleanup, power wash the pool area, etc. Ron Cadez and a number of adult volunteers trimmed the lakeside dam again this year during the same weekend. We very much appreciate these and other volunteers who help out at the Recreation Center.

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, 2025

	Revenue	Expense	Profit/(Loss)
Cabins	\$24,670	\$19,778	\$4,892
Events	\$2,400	\$12,918	(\$10,518)
Gostilna Dining	\$523	\$1,654	(\$1,131)
Gostilna	\$23,278	\$19,860	\$3,418
Tiki Bar	\$12,032	\$8,645	\$3,387
Pool	\$8,349	\$18,819	(\$10,470)
Slovenefest	\$12,650	\$3,390	\$9,260
Trailer Court	\$156,730	\$3,725	\$153,005
Wedding/Banquet	\$125,217	\$62,996	\$62,221
Misc. Revenue	\$26,429	\$16,055	\$10,374

Overhead Expenses		
Salary & Wages	\$164,387	
Utilities	\$70,906	
Real Estate Taxes	\$42,435	
Insurance	\$67,472	
Depreciation	—	
Maintenance	\$35,411	
Office & Administration	\$21,571	
Major Maintenance Projects	—	
Total Overhead Expenses		(\$402,182)
Totals	\$392,278	\$570,023 (\$177,745)

Recreation Center Committee Report

A motion was made by Tracey ANDERSON, second by Rick HERVOL, to recess as the National Board and reconvene as the Recreation Center Committee. Motion approved.

President EVANISH presented the report. He mentioned that a new director and a new maintenance supervisor had been hired.

The wedding business is down, but more money is being put into ad campaigns to promote the wedding business. Slovenefest atten-

dance was down in 2025, but the event was profitable. He presented discussions that were held on ideas for Slovenefest.

President EVANISH also presented discussions held about the additional pads in the trailer court. Currently, there are not enough bids for expansion to discuss, but the Board will be notified when additional bids are received for discussion. He reported on trailer pad rent over the years and informed the Board about the solar project, lease and legal fees involved with a solar lease. The Recreation Center Strategic Plan was provided to the Board.

Motion was made by Tracey ANDERSON, second by Rick HERVOL, to recess as the Recreation Center Committee and reconvene as the National Board. Motion approved.

A motion was made by Roger CLIFFORD, second by Maury SINAN, to allow up to \$4,000 in legal fees for work on a possible solar lease. Motion approved.

A discussion was held about the current trailer pad lease cost with questions and comments by Jason CADEZ, Maury SINAN, Vince BASELJ, Don SRNICK, Tina RIGLER, Roger CLIFFORD, Rick HERVOL and Tracey ANDERSON.

Motion was made by Rick HERVOL, second by Jason CADEZ, to raise the trailer pad rent \$200 in 2026 from \$1,400 to \$1,600. Motion approved.

President EVANISH announced that the Board will vote on the open positions on the SNPJ Recreation Center Committee. The first vote was to elect two individuals for three-year terms on the committee. The second vote was to elect one individual for a one-year term on the committee to finish out the term of the vacant position.

A tally committee was appointed of Tina Rigler and Tracey Anderson.

President EVANISH announced that he recommends that Cathy Kalenits, after serving on the SNPJ Recreation Center Committee since 1992, be appointed as an Honorary Committee Member to recognize her dedication and commitment to the committee.

A motion was made by Roger CLIFFORD, second by Tina RIGLER, to appoint Cathy Kalenits as an Honorary Recreation Center Committee Member. Motion approved.

There are 12 voting members of the Board.

The first vote was taken and resulted in:

James Progar	8 votes
Megan Spieler	6 votes
Daren Fetcko	3 votes
Bernard Senick	3 votes
David Cushman	1 vote
Elaine Cropper	1 vote
Janice Rockwell	1 vote

Only James Progar had a majority and earned one position on the SNPJ Recreation Center Committee for a three-year term. Another vote was held for the second open position on the committee.

The second vote was taken and resulted in:

Megan Spieler	9 votes
Daren Fetcko	2 votes
Bernard Senick	1 vote

Megan Spieler had a majority and earned the position on the SNPJ Recreation Center Committee for a three-year term. All other applicants received zero votes.

The third vote for a one-year term on the committee was taken and resulted in:

Bernard Senick	7 votes
Daren Fetcko	5 votes

Bernard Senick had the majority and earned the position on the SNPJ Recreation Center Committee for a one-year term. All other applicants received zero votes.

A motion was made by Tina RIGLER, second by Jason CADEZ, to destroy all ballots. Motion approved.

Discussion was held on dates to hold a National Board conference call to discuss bylaw changes. Possible dates discussed were Nov. 3 from 5-6 p.m. EST, or Nov. 10 from 5-6 p.m. EST. An e-mail will be sent to the Board to determine the date.

A motion was made by Roger CLIFFORD, second by Rick HERVOL, to hold the next semiannual meeting of the National Board on March 27, 2026. Motion approved.

A motion was made at 2:50 p.m. by Tina RIGLER, second by Jason CADEZ, to adjourn the meeting. Motion approved.

Respectfully submitted,

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

SNPJ National Board	
EXECUTIVE COMMITTEE	
JOSEPH C. EVANISH, National President/CEO	
KAREN A. PINTAR, National Secretary/COO	
ROBERT J. LAWRENCE, National Treasurer/CFO	
AUDIT COMMITTEE	
JOANNA BAKER, Chairwoman	
VINCENT BASELJ	
KENNETH J. ZAKRAYSEK	
FINANCE COMMITTEE	
RICHARD HERVOL, Chairman	
ROGER C. CLIFFORD	
TRACEY ANDERSON	
REGIONAL VICE PRESIDENTS	
MAURICE M. SINAN Jr., Region 1	
JASON J. CADEZ, Region 2	
DONALD F. SRNICK, Region 3	
JUSTINA RIGLER, Region 4	
FRED MLAKAR, Region 5	

SNPJ fraternal sympathies

Bro. Charles S. Melnick • Lodge A01 •

SEWICKLEY, Pa. — The members of Lodge A01 sadly report the June 19, 2025, passing of Bro. Charles S. Melnick, 81, of Renfrew, Pa. He was a 63-year SNPJ member.

Bro. Melnick was born Oct. 15, 1943, in Sewickley, the son of the late Michael and Rose (Kuhorski) Melnick. Charles served in the U.S. Army and had a degree in engineering. He and his brother Dennis owned their own business, Economy Metals, where Charles used his skills in drafting and creating metal works.

Charles enjoyed the simple things in life, like cooking Sunday breakfast for his family, gardening, metal detecting and learning about history, especially local history. If you talked to him long enough, he'd point out that Washington's Trail was actually incorrect. He loved watching shows like Dr. Charles Stanley, David Jeremiah and westerns, and watching football with his son. Charles loved his sons and grandchildren very much.

Left behind to cherish his memory are his sons, Jesse (Alicia) Melnick, Ben Melnick (fiancé Monica Snyder), Philip (Chattele) Melnick Sr., and Jeremy Melnick; his sons' mother, Julie Melnick; and six grandchildren.

In addition to his parents, he was preceded in death by his brother, Dennis.

Services for Bro. Melnick were held June 27 at Boylan Funeral Home & Cremation Center, Inc., Renfrew, followed by military honors.

On behalf of the members of Lodge A01 and the Slovene National Benefit Society, we offer our condolences to Bro. Melnick's family, relatives and friends on their loss.

Sis. Veronica E. Wolski • Lodge 358 •

WEST POINT, Ohio — The members of Lodge 358 sadly report the July 19, 2025, passing of Sis. Veronica E. Wolski, 96, of West Point at Blossom Nursing & Rehab Center, Salem, Ohio, with her sons by her side.

Sis. Wolski was born Christmas Day, Dec. 25, 1928, on the family farm near West Point, a daughter of the late Michael and Helena Anna (Kadlub) Barborak. She had resided in West Point her entire life.

A 1946 graduate of David Anderson High School, Veronica's first job was at the soda fountain at Morgan's

Drug Store in Lisbon, Ohio. Following graduation, she began her young adult life working in various positions: as a telephone switchboard operator for Ohio Bell in East Liverpool, Ohio, as the owner of a small store she operated from her home, and as a cook for the former Elkton School. For a period of time she also worked as a fire spotter for the State Fire System, based from the fire tower located just south of West Point, which was at the highest elevation in the county.

In the early 1960s, Veronica began her career as a public servant when she was hired by former Columbiana County Clerk of Courts Carl Stacy as a deputy clerk in the county court system. She was later promoted to chief deputy clerk, serving all three courts from 1962 until 1975.

In 1975 she was appointed Assignment Commissioner for the Court of Common Pleas by Richard D. Kennedy and J. Warren Bettis, Honorable Judges of the Court. In 1980, at the urging of both judges, Veronica ran for the position of Columbiana County Recorder and won the election, starting a 20-year career as the Columbiana County Recorder, retiring in 2000. She was the second woman to hold this position in its history.

Veronica was a life member of St. Agatha's Catholic Church (now St. Agatha Mission) in West Point, where she taught catechism and sang in the choir, and was a former member of the Lisbon Business and Professional Women's Club. She served on various boards, including the Metropolitan Housing Authority for 35 years, 20 of which she served as chairman; the Columbiana County Mental Health Board; and the Public Relations Board of the U.S. Federal Prison in Elkton, Ohio.

A 58-year Lodge 358 member, Veronica had formerly served as Lodge vice president. She was also a member of the West Point Lions Club, was active in the PTA and the PTO, served in various leadership roles with the Red Cross and American Cancer Society, and had served on the Columbiana County AAA Board.

Her husband, Stanley John Wolski, whom she married May 24, 1947, preceded her in death on Dec. 14, 1968. She was also preceded in death by her brothers, Mike, John, Joe, George, Steve and Tom Barborak; her sisters, Mary Helen Ross, Anna Tye, Helen Margaret Barborak and Pauline Barborak; and an infant son, Richard.

Left to cherish her memory are her sons, David (Linda) Wolski of West Point and Michael (Tina) Wolski of Hamilton, Mich.; four grandchildren; eight great-grandchildren; and a great-great-grandchild.

A Funeral Mass was celebrated for Sis. Wolski on July 25 at St. Agatha Mission, West Point. Burial followed in Lisbon Cemetery.

On behalf of the members of Lodge 358 and the Slovene National Benefit Society, we offer our sympathies to Sis. Wolski's family, relatives and friends on their loss.

Bro. Joseph J. Vidmar • Lodge 106 •

IMPERIAL, Pa. — The members of Lodge 106 sadly report the Aug. 13, 2025, passing of Bro. Joseph J. "Joe" Vidmar, 78, of Coraopolis, North Fayette Twp., Pa. He was a 60-year SNPJ Lodge 106 member.

Bro. Vidmar was born April 15, 1947, in Pittsburgh, the son of the late Elizabeth (Bush) and Joseph Vidmar.

He was a dedicated teacher for the Hancock County (W.Va.) Board of Education for 32 years.

After retirement, Joe thoroughly enjoyed traveling with family and friends. He took memorable trips to Canada and tried his hand at slot machines in the casinos on

trips to Las Vegas. Every May meant a vacation trip to Myrtle Beach, S.C.

Joe also enjoyed the simple pleasures of life, like cutting grass on his John Deere tractor and spending time with his treasured friends at the Fort Pitt Inn and Tonidale. But to Joe, his wife and children were his greatest treasures in life. He was much loved and will be deeply missed.

He is survived by his wife of 57 years, Sandra L. "Sandy" Vidmar; his children, Joseph and Jaime Lee Vidmar; a grandson; and two great-grandchildren.

A blessing service for Bro. Vidmar was held Aug. 20 at Herrick Compassionate Funeral Service, Imperial.

On behalf of the members of Lodge 106 and the Slovene National Benefit Society, we offer our condolences to Bro. Vidmar's family, relatives and friends on their loss.

Bro. Edward Britz • Lodge 581 •

ST. MARYS, Pa. — The members of Lodge 581 sadly report the Aug. 18, 2025, passing of Bro. Edward A. Britz, 82, of Wilkes-Barre, Pa., at Highland Manor Nursing Center, Exeter, Pa. He was a 65-year SNPJ member.

Bro. Britz was born Aug. 11, 1943, in Wilkes-Barre, a son of the late Anthony and

Stella (Kogoy) Britz. A graduate of Coughlin High School and King's College, he was a Marine Corps veteran.

Ed was employed with the Luzerne County (Pa.) Housing Authority for many years.

He was preceded in death by his wife, Janice, in 2017.

Surviving are an aunt, Virginia Sudimak; a niece, Susan (Robert) Williamson; a great-niece, Karen Williamson; a great-nephew, Robert Williamson; and many cousins.

A Funeral Mass was celebrated for Bro. Britz on Sept. 13 in St. Peter and Paul Church, Plains, Pa. Interment followed in the parish cemetery.

On behalf of the members of Lodge 581 and the Slovene National Benefit Society, we extend our condolences to Bro. Britz's family, relatives and friends on their loss.

Sis. Shirley N. Gerwert • Lodge 225 •

GIRARD, Kan. — The members of Lodge 225 sadly report the Aug. 30, 2025, passing of Sis. Shirley Nadyne Gerwert, 91, of Weir, Kan., at her home following an illness.

Sis. Gerwert was born Oct. 7, 1933, in Hume, Mo., a daughter of the late Carl L. and Mona E. (Zwahlen) Keith. Shirley

was a graduate of Pittsburg High School and later moved to Toledo, Ohio, where she worked as a branch manager for Ohio Citizens Bank for 38 years. She then moved to the Weir area in 1993.

On April 30, 1955, she married Bennie I. Gerwert at Our Lady of Lourdes Catholic Church. He preceded her in death on Dec. 6, 1994.

Shirley served as SNPJ Lodge 225 sergeant-at-arms for several years, until 2024. She was also a member of the Elks Lodge of Ohio and Kansas, and the Chicopee Foundation. She was known to maintain a beautiful yard, and she enjoyed a good game of cards.

Survivors include her niece, Kristie Watson-Bell, and special friends Dan and Rhonda Scales, all of Pittsburg, Kan. She was preceded in death by her parents; her husband, Bennie; and her sister, Norma Watson.

Funeral services for Sis. Gerwert were held Sept. 3 at Bath-Naylor Funeral Home, Pittsburg. Burial followed in Highland Park Cemetery, Pittsburg.

On behalf of the members of Lodge 225 and the Slovene National Benefit Society, we offer our condolences to Sis. Gerwert's family, relatives and friends on their loss.

DEATHS REPORTED
For the month of October 2025

LODGE	NAME	DATE OF DEATH	CITY, STATE
A01	Mary S. Jany	12-13-2016	Northampton, Pa.
A02	Virginia M. Kryl	02-18-2025	Pittsburgh, Pa.
A02	Edna R. Roberts	04-24-2025	Warminster, Pa.
A02	Elizabeth E. Joos	08-23-2025	Pittsburgh, Pa.
2	Travis L. Moreland	08-30-2025	Auburn, Ill.
5	William A. Pinkava	07-12-2019	Chardon, Ohio
5	Virginia E. Pinkava	09-03-2019	Chardon, Ohio
5	Andrea F. Kovalsky	10-06-2025	Brunswick, Ohio
6	Peter M. Wolenski	08-03-2025	Tucson, Ariz.
8	John Kovack	05-29-2020	New Smyrna, Fla.
34	Barbara J. Vatovec	08-18-2025	Marion, Ill.
41	Dolores M. Cochran	06-05-2017	Fairmont, W.Va.
41	Jo Ann S. Redman	05-06-2021	Monroeville, Pa.
41	Mary A. Loughner	09-04-2025	Jeannette, Pa.
106	Richard C. McKinney	09-29-2025	Valencia, Pa.
138	Ernest Mikec	02-26-2020	Pittsburgh, Pa.
138	Keith E. Beck	10-02-2022	Canonsburg, Pa.
138	Henry Frank Mikec Jr.	09-04-2025	Monument, Colo.
158	Christopher J. Craft	07-30-2025	Geneva, Ohio
158	Ben A. Drongosky	09-26-2025	Ocala, Fla.
174	Joan D. Marhefka	08-16-2025	Johnstown, Pa.
218	Velma M. Kovacich	08-25-2025	Pueblo, Colo.
223	Michael D. Stefanik	08-27-2024	Greensburg, Pa.
225	Cynthia K. Elliott	04-02-2025	Haysville, Kan.
225	Kathryn Lancellotti	07-21-2025	Fort Scott, Kan.
225	Shirley N. Gerwert	08-30-2025	Weir, Kan.
257	Debra R. Krupa	04-16-2025	Parma, Ohio
257	Ruth Marie Abbott	09-22-2025	Parma, Ohio
265	John J. Piazza	08-25-2025	Edgewater, Fla.
265	Joyce Drugmand	09-18-2025	Washington, Pa.
277	Edna M. Williamson	09-14-2025	Carrollton, Ohio
304	Joseph Govednik	07-11-2025	Orinda, Calif.
559	Mary G. Fowler	03-12-2013	Encinitas, Calif.
559	Daniel F. Ferns	10-26-2021	Redmond, Ore.
559	Angeline Przybylski	05-29-2022	Crystal Lake, Ill.
559	Robert J. Kovanda	05-16-2025	Westmont, Ill.
564	Rudolph John Zornik	10-11-2024	Clinton Twp., Mich.
584	John A. Papp	07-21-2025	Milwaukee, Wis.
584	Marie O. Kuznacac	09-12-2025	New Berlin, Wis.
603	Alberta A. Fitch	09-08-2025	New Smyrna Beach, Fla.
604	Eleanor Manire-Gatti	01-06-2025	Amherst, Mass.
604	Charlotte Gallo	08-25-2025	Lakewood, Ohio
715	Fred N. Balson	09-13-2025	Pittsburgh, Pa.
715	Daniel Balson	10-15-2025	Pittsburgh, Pa.
723	Rosemarie A. Black	05-30-2025	Lake Arrowhead, Calif.
729	Edward Golobish	09-05-2025	Harrisburg, Pa.
729	Barbara J. Lipp	10-01-2025	Delaware, Ohio
749	Maureen Ketterer	09-05-2025	Cranberry Twp., Pa.
770	Edward L. Sniezek Sr.	08-29-2025	New Castle, Pa.
776	David Pezzuolo	07-05-2023	Bessemer, Pa.
776	Mary Jo Nahod	08-27-2025	Fombell, Pa.
782	Paula M. Hribar	08-16-2023	Chapin, S.C.
782	Jennifer L. Blackwell	05-27-2025	Depew, N.Y.
782	Arlene Becker	09-26-2025	Lower Burrell, Pa.

KAREN A. PINTAR
National Secretary/COO

SNPJ Recreation Center
2026 Fraternal Events
Schedule



June 5-7	SNPJ Heritage Center Weekend
June 12-14	SNPJ Young Adult Conference
July 10-12	SLOVENEFEEST 2026
July 26-Aug. 1	SNPJ Family Week
Aug. 17	SNPJ 33 rd Quadrennial Convention
Sept. 4-6	National SNPJ Days

PROSVETA 2026 Publication Dates

JANUARY 2026										
				1	2	3				
4	5	6	7	8	9	10				
11	12	13	14	15	16	17				
18	(19)	20	21	22	23	24				
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FEBRUARY 2026										
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MARCH 2026										
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29	30	31								

APRIL 2026										
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26	27	28	29	30						

MAY 2026										
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JUNE 2026										
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28	29	30								

JULY 2026										
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AUGUST 2026										
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SEPTEMBER 2026										
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27	28	29	30							

OCTOBER 2026										
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25	26	27	28	29	30	31				

NOVEMBER 2026										
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29	30									

DECEMBER 2026						
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13	14	15	16	17	18	19
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27	28	29	30	31		



by DAVID GOMBKOTO
SNPJ Sales Director

The greatest gift we give

There's a familiar feeling this time of year – the twinkle of lights across winter windows, the scent of pine, warm kitchens filled with cookies cooling on the counter, and families gathering close after a long year apart. December has a way of making us pause and remember what truly matters. Gifts are exchanged, hugs linger longer, and we're reminded that the best parts of life rarely come wrapped in ribbons.

During the holidays, we search for meaningful presents – the perfect toy for a child, a thoughtful surprise for a loved one – something that shows we truly care. Yet some gifts don't fit under the tree. Some don't have bows or shiny paper. Some aren't opened at once, but instead give comfort, peace and protection year after year. One of those gifts is financial security... and the other is life insurance.

Now it may sound unusual at first; "life insurance" isn't something we typically see on a holiday wish list. But consider this: the heart of gift-giving is love, care, and the desire to protect the people who matter most. When we wrap presents, plan meals or travel miles to be together, what we're really saying is, "I want to take care of you."

Life insurance speaks that same language – just in a much longer-lasting way.

Many of us can remember a holiday moment from childhood – whether it was waking up before sunrise to see what Santa may have brought, or sitting by the fireplace listening to stories from grandparents. For me, one memory stands out clearly.

It was a snowy Christmas Eve, and my family had gathered together, all crammed into my grandparents' small living room. Gifts were stacked neatly beneath the tree, decorations glowing with soft lights. But what I remember most wasn't the presents – it was my grandfather, quietly sitting in his favorite chair, looking around at his family with a peaceful, contented smile.

I didn't understand it then, but years later I realized why that smile meant so much. He wasn't smiling because of the wrapped boxes under the tree – he was smiling because he knew his family would be secure long after he was gone. He had made sure of it. He had put plans in place and prepared for the future when he was gone. His gift wasn't flashy or festive; it was steady, thoughtful and loving. His house was tiny and he drove an old beat-up Ford truck. He went thrift-shopping every week. But he saved up money and took out life insurance that gave peace of mind, stability, and most of all, protection when he passed away. That's a gift no one forgets.

The Gift That Lasts Beyond the Season

Every holiday season brings excitement – new toys, warm sweaters, the newest gadgets and games. But after the wrapping paper is tossed and the decorations return to storage, what remains? The gifts with the most value are rarely the ones we touch; they're the ones we *feel*.

Life insurance is one of those gifts. Whether you're a parent, a grandparent, a spouse, or simply someone who believes in supporting the ones you love, life insurance is one of the most meaningful gifts you can give. It ensures that the people you cherish have support during their hardest days, and that their memories of you are filled with gratitude, not financial stress or uncertainty.

At SNPJ, we understand that family goes beyond a household – it extends into community, heritage and shared traditions. Our members don't just purchase insurance; they invest in protection that is rooted in generations of trust and service.

This holiday season, as we gather in Lodges, community centers, and living rooms across the country, we carry on that tradition. We celebrate family, culture and togetherness. We tell stories of those who came before us – and we build financial foundations for those who will come after.

Insurance may not sparkle like tinsel or jingle like carols, but it carries a rare kind of beauty – the beauty of certainty, love and responsibility. As you sip hot cocoa, wrap presents late into the night, or watch someone's eyes light up when they open something special, take a moment to think about the gifts that never fade. What if, this year, the most loving present you gave wasn't a package – but a promise; a promise worthy of the season, and the life you share with those you love.

From all of us at SNPJ: We wish you peace, health, and the security of knowing your family's future is protected – today, tomorrow, and for generations to come. Happy holidays, and remember – sometimes the greatest gift isn't found under the tree, but in the future you prepare.



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Contact the SNPJ Home Office at 1-800-843-7675
to open your Loyalty Annuity TODAY!

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8-year surrender period
5.50% first-year *guarantee* rate
for new money
3.50% in years two and after

Loyalty 5 Annuity

5-year surrender period
5.00% first-year *guarantee* rate
for new money
3.25% in years two and after

- No fees attached to either Loyalty Annuity
- Rates not guaranteed after the first year
- **3.00%** guaranteed minimum on *new issues only*
 - IRAs/Roth IRA/non-qualified eligible
- Conversions of existing annuities available at first-year rates

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

Slovenia opens AgriNext rural excellence incubator

NAKLO (STA) — As part of the EU's Erasmus+ AgriNext project, an agricultural and rural excellence incubator opened in October at the Naklo Biotechnical Centre. The incubator will serve as a hub for knowledge, technologies and entrepreneurial practices in agriculture and rural development.

The Naklo Biotechnical Centre announced that the incubator will help develop innovative ideas and connect agriculture with new business models and solutions that will contribute to the sustainable development of rural areas.

The incubator is a result of AgriNext, a project focusing on the international exchange of knowledge and competencies to achieve rural excellence and create a learning environment that responds to the demand of the job market in multifunctional agriculture. Multifunctional agriculture includes agricultural activities such as crop production, livestock farming and beekeeping, and non-agricultural activities such as agritourism, social farming, farm education, and nature and landscape management.

The AgriNext project involves several Slovenian, Spanish, Irish and Croatian organizations and companies; the Biotechnical Centre in Naklo, near Kranj, is the lead partner. The four-year project will run until May 2026. The incubators established as part of the project will enable students, teachers, employers, research institutions, and others to exchange knowledge and skills.

AgriNext also aims to develop a career counseling model for the rapidly changing labor market, and integrate changes at the national level to make the [agricultural educational] system more responsive.

Restoration planned for the Mura, Drava habitats

LJUBLJANA (STA) — The river and riverbank habitats of the Mura and Drava in northeast Slovenia will be restored as part of a EUR 12.2 million (\$14.16 million) project. The EU-funded project will help address the challenges stemming from abandoning traditional practices of land use in the area and the spread of invasive species.

As part of the project, Slovenia's Institute for Nature Conservation will introduce measures to improve the river and riverbank habitats in the Natura 2000 Mura and Natura 2000 Drava nature protection areas.

"The project responds to the main environmental challenges facing these areas, which stem from changed hydro-morphological conditions, the abandonment of traditional land use, the spread of invasive species, and the disruption of habitat connectivity," the Slovenian Ministry of Cohesion and Regional Development announced in mid-October.

According to the ministry, the project will contribute to the responsible management of natural resources, improve the status of qualifying species and habitats, strengthen ecological connectivity, and enhance the long-term resilience of natural ecosystems in the Pomurje and Podravje regions. As the ministry explained, "The EU funds [will] enable nature protection and preservation of the habitats of the Mura and Drava rivers for future generations."

Slovenia contributes to UN anniversary exhibition

NEW YORK (STA) — In October, the Slovenian, Swiss and Italian embassies co-hosted the launch of a new UN Headquarters photo exhibition to mark the organization's 80th anniversary. Slovenia participated by donating a portrait of a Slovenian beekeeper, highlighting the country's successful diplomatic initiative to establish World Bee Day.

During the opening of the "Shared Lives, Shared Future" exhibition, which showcases more than 200 stories from 190 countries, it was also announced that a new traditional Slovenian beehive was being sent to the UN Headquarters. The original hive was destroyed by a fallen tree during a storm. The UN declared World Bee Day, celebrated annually on May 20, upon Slovenia's initiative in 2017.

Speaking at the opening, Permanent Representative of Slovenia to the United Nations Samuel Žbogar said the decision to participate [in the exhibition] was clear, as the exhibition powerfully demonstrates the UN's importance through



everyday human stories. "Behind every portrait, there is a story: a story of an individual, a community, neighbors, and ourselves," he said. Žbogar added that while the UN has improved millions of lives, trust in multinational cooperation is fraying, making it crucial to champion dialogue.

Maribor hard at work restoring iconic vineyard

MARIBOR (STA) — Following a decade of near-total neglect, the iconic vineyard on Piramida, a hill above Maribor, is in for a revival. Earlier this fall, the city started removing the entire vineyard, which was old and overgrown. New vines will be planted in the spring.

A source of much dissatisfaction for local residents, the neglect started when Vinag, the local wine company, declared bankruptcy more than 10 years ago. In an effort to save the 3.5 hectare (8.6 acre) vineyard, local winemakers set out to tend it in 2015, but the project proved too demanding due to the vineyard's age, poor accessibility and steep terrain.

Last year, Maribor took over management of the state-owned vineyard with the goal of restoring the entire hill into the popular local hiking destination that it once was.

Bordering a wooded residential area and the city's main park, Piramida is a landmark of Slovenia's second-largest city that takes great pride in its winemaking heritage: the first written mention of a vineyard on Piramida dates back to 1243.

The south face actually resembles a pyramid stacked from rows of vines, with a small white chapel perched on top. In addition to the chapel, the 386-meter (1,266-foot) hill is also topped by the remains of a 12th-century castle. The area is accessible by several walking paths, but those leading through the vineyard will be closed for the duration of the work. The removal of old vines is expected to be completed by the end of this year.

Wine expert Marko Breznik told the press that the vines hadn't been pruned for three or four years and that "a part of Piramida has been overgrown for at least a decade, which poses the risk of grapevine yellow and similar diseases."

Breznik, an employee of the Maribor branch of the Agriculture and Forestry Institute who is advising the choice of vines for the new vineyard, is leaning toward more tolerant species that require less spraying. "Piramida is a popular walking destination, almost like a park. People need to understand that conventional vines need to be sprayed five to eight times a year. This is bound to lead to opposition," he said.

Most likely, the least steep slopes – those that machinery can access – will be planted with conventional vines, while the hard-to-reach areas will be planted with more resilient varieties.

The city would also like to renovate the walking paths, introduce bee-friendly vegetation, establish a historical educational trail, and improve accessibility for the disabled.

Upgrades completed on the Cankarjev Dom organ

LJUBLJANA (STA) — Installed in 1982, the organ in the Gallus Hall of the Cankarjev Dom in Ljubljana, the biggest instrument in Slovenia, received a recent upgrade to its electronics system to meet the global standards for concert hall organs.

The upgrade was carried out at the Karl Schuke organ workshop in Berlin, where the instrument was originally built nearly a half century ago.

"All electronic circuits and the computer system were replaced and updated, and a touchscreen was added," the Cankarjev Dom arts center announced in mid-October. The renovated organ now offers even more sound options and is easier to operate. A renovation of the old components was necessary because they were built with technology that is no longer utilized.

This was the first large pipe organ ever installed in a concert hall in Slovenia's history, and it remains the most significant investment in a musical instrument by Slovenia to date, according to the Cankarjev Dom. The organ, which weighs several tons, was made

in 1981 and installed at the Cankarjev Dom in 1982. It took nearly six months to assemble the instrument, followed by another six months of voicing and tuning.

The organ features four manuals, a pedalboard and 73 stops, and more than 6,000 pipes. The pipes are distributed across manuals that reflect German, French, Spanish and Italian tonal styles.

Over the years, numerous musicians have performed on the organ, bringing to life a wide range of compositions. Its sound has become an integral part of the Gallus Hall identity, featured in national ceremonies, official celebrations, conferences, etc. The organ has been maintained and serviced regularly. To preserve its capabilities, it must be played at least three times a week for a minimum of two hours.

A new museum at the Old Ironworks in Ravne

RAVNE NA KOROŠKEM (STA) — The renovated museum area of the Old Ironworks in Ravne na Koroškem, one of the most important examples of industrial heritage in Slovenia, opened in early October, marking the completion of the first part of a EUR 3 million (\$3.48 million) project.

The renovation encompassed the former production plant, the laboratory and the exterior; part of an industrial complex that represents the rich industrial heritage of the Mežica valley, which spans more than 400 years.

The museum showcases four exhibitions: the history of ironworks in the Mežica valley, the history of the former forge built during the First World War to meet the needs of the Austrian navy, the history of the Old Ironworks, and traditional hand forging and tools, which visitors can try out.

The municipality has already approved funding for the renovation of another building in the complex, a former workers' apartment building. The renovation will be conducted in partnership with the Koroška Regional Museum and its Ravne na Koroškem Museum, which manages the museum area.

Culture Minister Asta Vrečko stressed the importance of the ironworks for the development of Ravne na Koroškem. Vrečko said she had initiated the process of protecting the Old Ironworks as a monument of national importance since the industrial history of Europe is disappearing.

Ravne na Koroškem Mayor Tomaž Rožen noted that in the past, all local sports clubs, a primary school and a brass orchestra had all been named after the ironworks. "In short, the ironworks is a big magnet; a focal point of our town," he said.

The renovated Old Ironworks will contribute to the tourist and economic development of the municipality, based on the rich steelmaking heritage of the Koroška region.

Dončić an ambassador for the 2026 World Cup

LOS ANGELES (STA) — Slovenian NBA star Luka Dončić has been named a community ambassador for Los Angeles ahead of the 2026 FIFA World Cup, the city's host committee announced in October. Dončić, who was traded to the Los Angeles Lakers last season, is well known for his love of soccer.

"I'm proud to serve as a community ambassador of the World Cup in Los Angeles," said the 26-year-old guard/forward, who has been with the Lakers since February.

"Dončić, who will join Magic Johnson as a Los Angeles community ambassador, embodies the international spirit of the FIFA World Cup 2026 and the vibrant energy of Los Angeles," FIFA wrote in its statement.

"The World Cup is the biggest event in sports, so I'm very excited. I've always watched soccer, since I was a kid. I watch it now. It's a part of my life, for sure," said Dončić, who in fact played soccer before committing to basketball.

The Lakers' star praised Los Angeles as a very nice city: "We've got a lot of culture. Soccer is getting more and more popular in the U.S., especially in L.A. So I think the culture right here, because of that, is the perfect city to host it."

Next summer's World Cup will be hosted in 16 cities across the United States, Mexico and Canada, including Los Angeles.

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

2025 SNPJ National Bowling Tournament Results

Tournament rolled Oct. 10-12, co-hosted by SNPJ Lodges 6 and 138

Men's Doubles Event				Name	Lodge	Score	Prize	Men's All-Events				Name	Lodge	Score	Prize
Team	Lodge	Score	Prize					Name	Lodge	Score	Prize				
*J. Graff/M. DeSocio	138	1,261	\$148	Greg Volpe	158	641	\$50	*Steve Padgelek	6	1,990	\$58	Della LeRoy	6	689	\$53
**R. Snow/R. Curtis	6	1,373	\$148	J.J. Neubauer	6	635	\$49	**Rob Miller	6	2,053	\$58	Courtney Valencic	138	674	\$50
L. Teyssier/M. Blake	6	1,369	\$132	Wayne Chabassol	6	629	\$47	Ron Tkach	138	2,033	\$44	Jan Cushma	6	669	\$45
R. Rozycki/M. Giammatteo	6	1,345	\$110	Ray McNurlen	138	627	\$43	Jeff Cadez	138	2,020	\$35	Daniella Volpe	158	666	\$39
D. Brand/E. Lorenzo	6	1,338	\$88	Steve Padgelek	6	627	\$43	Evan Lorenzo	6	2,006	\$30	Diane Horabik	158	661	\$34
G. Spoharski/P. Cummings	6	1,305	\$82	Eric Valencic	138	625	\$38	Marty Blake	6	1,970	\$25	Women's Team Event			
M. Conley/R. Miller	6	1,276	\$76	Brian Cain	106	623	\$35	Women's Doubles Event				Team	Lodge	Score	Prize
W. Chabassol/F. Visnikar	6	1,273	\$62	Luke Teyssier	6	622	\$34	*J. Smrdel/L. Smrdel	158	1,006	\$110	*Shut Up & Suck It	138	1,942	\$136
Men's Singles Event				Skip Morgan	138	621	\$30	**K. Teyssier/B. Bozicevich	6	1,356	\$110	**Superstars	6	2,543	\$136
Name	Lodge	Score	Prize	Jesse McNurlen	138	617	\$28	T. Vehar/A. Shields	138	1,327	\$70	Fall Girls	6	2,431	\$116
*Jeff Cadez	138	676	\$100	Men's Team Event				C. Valencic/R. McNurlen	138	1,317	\$66	Women's All-Events			
*Chris Cadez	138	676	\$100	Team	Lodge	Score	Prize	Women's Singles Event				Name	Lodge	Score	Prize
**Rob Miller	6	709	\$100	*Cadez RX	138	2,719	\$188	*Missy Graff	138	601	\$70	*Missy Graff	138	1,588	\$45
Joe Evanish	106	703	\$70	**Jackassezz	138	2,702	\$188	**Beverly Bozicevich	6	726	\$70	**Beverly Bozicevich	6	2,108	\$45
Ron Tkach	138	675	\$64	Imperials	106	2,646	\$152								
Mark Conley	6	657	\$60	Sportshaven	6	2,558	\$128								
Kumar Venkata	6	654	\$54	Martay's Partay	6	2,555	\$100								
				Oce & Sin	34/138	2,548	\$88								

*Indicates Actual Champion

**Indicates Handicap Champion

Lodge 142 members closing out the year with the Holiday Light Bus Tour

by KARA MARUSZAK
Lodge 142 Vice President

CLEVELAND — SNPJ Lodge 142 members held their regular and annual meeting on Nov. 10. This was our final meeting of the year, but not our final event!

First, we would like to thank all of our 2025 Lodge officers, all of whom were re-elected to serve in 2026. The Lodge officers are President Chris Bacnik, Vice President Kara Maruszak, Secretary/Treasurer Carol Bacnik, auditors Ron Maruszak and Greg Tomsich, and Youth Circle 94 Director Carol Maruszak.

During the meeting, we also made a series of donations to support several Slovenian organizations in our area.

Our final event of the year is a Holiday Light Bus Tour, which will take place Saturday, Dec. 13, and feature some of the very best light displays in Northeast Ohio. The Holiday Light Tour will depart from the Willoughby Senior Center promptly at 5:30 p.m., returning to the Senior Center by 9:30.

The price for Lodge members is \$20; for others, the price is \$30. You can bring your own food and drinks on

the bus. Tickets are almost sold out, so call Carol Maruszak at (440) 655-8776 to reserve your seat today!

Looking ahead to 2026, our first lodge meeting will be held Sunday, Jan. 18, at Carol Bacnik's house in conjunction with a Youth Circle 94 gathering. We will be making Valentine's Day cards for the residents of the Slovenian Home for the Aged. Pizza will be provided.

We wish you and your family a safe and happy holiday, and look forward to seeing you at an upcoming SNPJ event. *Veseli Božič in srečno Novo Leto!*

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SNPJ Scholarship Award Program

A potential benefit of \$4,000 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, volunteer to work during Slovenfest at the SNPJ Recreation Center, participate in an SNPJ-organized activity, perform community service on behalf of SNPJ (must be approved by the Fraternal Department), recommend a new member to SNPJ.

APPLICATION PROCESS:

- Carefully review all SNPJ scholarship requirements.
- Select the scholarship type for which you qualify.
- Complete the scholarship application and deliver to your Lodge secretary for signatures.
- 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 \$500 each installment are made twice a year (first installment: February/March; second installment: August/September) totaling \$1,000 per year. Applicants will receive payments for not more than eight (8) installments which may include graduate school.

Part-Time Students:

Payments of \$250 each installment are made twice a year totaling \$500 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 • SNPJ Scholarship Committee • 247 West Allegheny Rd. • Imperial, PA • 15126-9774

Generous Lodge 771 donations benefit local projects

LODGE 771 GENEROSITY
FROM PAGE 1

we have participated in before. This project is sponsored by the local cable company. They

collect non-perishable food items to feed the hungry in the communities they live in, work in, and provide service for, and they also have collection

boxes in local grocery stores. Another project we have participated in before is donating to a program at a local school that collects non-perishable foods for needy families, and new, unwrapped gifts – such as toys, school supplies or personal items—for children of all ages. One of our new projects for this year is St. Vincent de Paul. Their mission is to assist those in need and caring for the homeless by providing meals through dining halls and food

pantries. We will be donating slightly-used clothing to their thrift store. The thrift store supports their food pantry and dining hall. Another new project this year is Toys for Tots, which is a well-known program. A local store in our area will have a donation box. We always look forward to taking part in these projects. We wish everyone beautiful winter moments, and a very merry Christmas and happy New Year!



SNPJ Lodge 581 made a recent donation to the Christian Food Bank in St. Marys, Pa. Pictured [from left]: **TYLER TROHA**; **Georgia Wagner**, president of the Christian Food Bank; **MARCIA BLEGGI**; **JOHN TROHA** and **SUNDANCE TROHA**.



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PROSVETA Crossword THANKSGIVING (#1125) solution

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

SNPJ Lodge 581 offers assistance during the ongoing food shortage

by **MARCIA KLANCER BLEGGI**
Lodge 581 Secretary/Treasurer

ST. MARYS, Pa. — All of the food banks in the St. Marys area are asking for food donations as families face food shortages. SNPJ Lodge 581 members donated \$150 to the Kane Area Food Pantry and an equal amount to the Christian Food Bank in St. Marys.

As we approach the Christmas holidays, there are two dances on our schedule with the North Central Slovenian Polka Boosters; the first on Sunday, Dec. 7, and another on Dec. 21. Both dances are planned at the Kersey Firemen's Club in Kersey, Pa. Remember, if it's your first time attending a dance, you can attend for free.

Our combined Christmas party will be held in Kersey during the Dec. 21 dance

from 2 to 6 p.m. Don't forget your donations for the Chinese auction.

The menu for the party includes turkey, stuffing, mashed potatoes, Swiss steak, vegetables, salad and cake. The cost is \$15 for members, \$25 for non-members. We're looking forward to seeing you there! Make your reservations a week before the party by calling Pat Moore at (814) 598-2269.

The Lodge 581 schedule of meetings for 2026 are as follows: Jan. 11, April 26, Aug. 30 and Nov. 29. All meetings are held at Wildwoods in St. Marys at 12:30 p.m. prior to a dance.

If you have any questions about SNPJ Lodge 581 activities, contact Marcia Klancer Bleggi at (814) 335-4983. *Veseli Božič! Srečno Novo Leto!*



Craig Wensel, president of the Kane Food Pantry, flanked by Lodge 581 officers **PAT** and **JOHN MOORE**.

SNPJ RECOMMENDER PROGRAM



The SNPJ Recommender Program provides an opportunity for adult members to encourage family, friends, children and acquaintances to join the Slovene National Benefit Society and take advantage of SNPJ's competitive products and numerous fraternal benefits. Not only will you be helping a friend and strengthening our Society, you'll also be receiving benefits yourself.

Recommender Benefits

- Receive \$10 for each valid referral submitted.
- Every valid referral earns the recommender one chance in the Quarterly Drawing for an opportunity to win \$100.

By submitting one valid referral, you have the opportunity to earn a total of \$110 in cash prizes!



I would like to introduce

for SNPJ membership

Please contact: _____
(Parent or guardian if under age 18)

Address: _____

City/State/Zip: _____

Phone: () _____

Indicate Preferred Agent _____
(Optional)

My Name: _____

My Lodge Number: _____

Address: _____

City/State/Zip: _____

Phone: () _____

e-mail _____

Each individual must be informed that an agent will contact him/her and the referral must have some interest in SNPJ in order for the recommender to be considered valid.

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PROSVETA Crossword Happy Holidays (#1225) by StatePoint Media

ACROSS

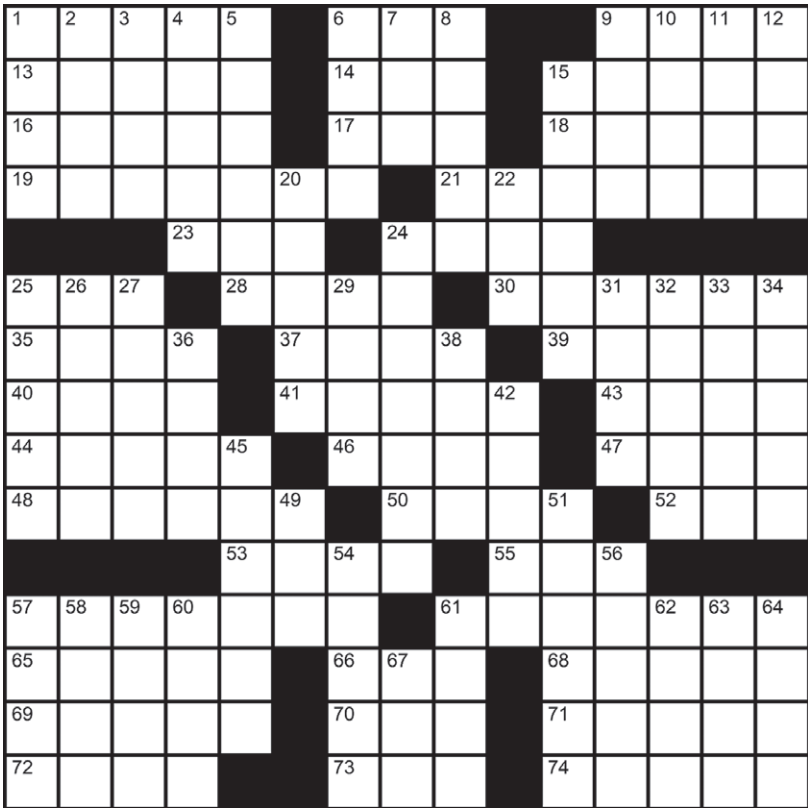
1. F, unit of electrical capacity
6. *Buche de Noël, e.g.
9. What influencers do?
13. Yemeni's neighbor
14. Another word for Tokyo
15. Singer Ross of "Where Did Our Love Go" fame
16. Laundry room fire hazard, pl.
17. Much of it about nothing?
18. Furnish with a fund
19. *A Bad Moms Christmas" actress Bell
21. *Tiny Tim creator
23. Tibetan ox
24. Khrushchev's domain
25. *Goo on real Christmas tree
28. Sketch
30. *Poinsettia's motherland
35. "____ Good Men", movie
37. Brussels' org.
39. Plant fungus
40. Reluctant
41. Klutzy
43. *It's beginning to look _____ like..."
44. Domains
46. Bog down
47. Oxen connector
48. Under epidermis
50. Mums' mums
52. Over, poetically
53. Alleviate

DOWN

1. Lore people
2. Mideast ruler
3. Hindu princess
4. Jittery
5. Farthest from point of origin
6. Ground beef description
7. Like Lemmon and Matthau together
8. Merchandise
9. Swim's alternative
10. Dwyane, once of Miami Heat
11. Any day now, to Shakespeare
12. Swerves
15. King's order
20. Increasing

22. Philosophy ending
24. Undo, as in strings
25. Green side
26. Before, in the olden days
27. J.M. Barrie's Pan
29. "Howdy, ____!"
31. Internal picture
32. Meltable home
33. Singer Sam of "Twistin' the Night Away" fame
34. Weasel's aquatic cousin
36. *"Last Christmas" band, with !
38. Edible pod
42. Busybody, in Yiddish
45. Mountain range
49. Certain fraternity house letters
51. Cruel
54. Île de la Cité river
56. Tripped the light fantastic
57. *Number of ghosts in "A Christmas Carol"
58. *He's Just Not That ____ You", movie
59. Police's surprise
60. Habitual twitches
61. Not happening (2 words)
62. Minor bumper damage
63. "Heat of the Moment" band
64. Opposite of talker?
67. *The Grinch's Max

The solution to puzzle #1225 will run in the Jan. 1 issue.





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SNPJ FRATERNAL HONOREES

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

by JOSEPH C. EVANISH
SNPJ National President/CEO

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

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

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

milestones with a custom gift. The years of membership are counted in terms of adult membership years, not including youth enrollment years. These milestones of recognition include 50, 60, 70 and 80 years of adult membership. We ask our Fraternal Honorees, once they have received their awards from the Society, to submit a short report on their past and present lifestyle, including their Lodge affiliation, hobbies and any other information that might be of interest to our readers.

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

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

• Sis. **LUCILLE MLAKAR** and Bro. **JOHN MLAKAR**, both members of Lodge 745 in Grass Valley, Calif., celebrated SNPJ 50-year membership anniversaries recently; Lucille in 2023 and John in 2025.

Both John and Lucille grew up in Fontana, Calif. They started their SNPJ journeys being active at the Fontana Slovene Hall. Lucille was a member of the former Lodge 569 and John, Lodge 723.

Lucille (Petrich) represented her Lodge as a delegate to the first SNPJ Young Adult Conference, held in Enon Valley in 1974, along with Lodge 723 member Tony Proznick. John was a Young Adult delegate in 1976, along with Don Blasick.

John and Lucille were married on April 1, 1978. Their wedding reception was held at the Fontana Slovene Hall with all of the Slovenian traditions. It was one of the largest Slovene weddings held at this hall. Lucille’s father, John Petrich, a Slovene vocalist, sang at the wedding ceremony and was accompanied by organist Flor-ence Strnad.

Joe Mlakar Sr., John’s father, played the traditional *Slovensko dekle* (unveiling of the bride) on his button accordion in the center of the dance floor. They were surrounded by the crowd as Stanley Sommers, a member of San Francisco Lodge 304, led the vocals. Frank Rote provided non-stop traditional Slovenian-style polka music on the stage, including the traditional Slovenian Pillow Dance.

The mothers of the bride and groom, Dorothy Petrich and Rose-



Sis. **LUCILLE MLAKAR** and Bro. **JOHN MLAKAR** (745)

mary Mlakar, spearheaded the reception buffet. A massive amount of food was tirelessly prepared by family members and Lodge 569 and 723 members in the Slovene Hall kitchen and at their homes. John and his brother Marty helped mix and stuff *domače klobase* under the direction of their grandmother, Rose Novak, and the expert, Mary Vidergar. Afterward, the Vidergar smokehouse finished the process.

Guest musician and longtime family friend Joe Umeck played for the couple’s first dance. By doing so, Joe repeated history as he did 32 years prior in 1946 for John and Dorothy Petrich’s (Lucille’s parents) wedding in Warren, Ohio. Joe used the same chromatic accordion and played the same song, “Oh Johnny, Johnny.”

After graduation from California

State Polytechnic University, Pomona, John accepted an engineering position with Aerojet Solid Rocket Company in Sacramento, Calif. John and Lucille moved to northern California in late 1978, settling in Auburn, about 20 miles west of Grass Valley. John stayed with Aerojet until his retirement in 2018.

They have two children: daughter Angela (husband Dan) Miller and two grandchildren, Nathaniel and Maren; and son Andrew (wife Meaghan) and a grandchild on the way.

John and Lucille currently serve as officers for Golden Valley Lodge 745. John has been the Lodge secretary/treasurer since 2007.

Sis. LUCILLE MLAKAR
Bro. JOHN MLAKAR
Grass Valley, Calif., Lodge 745
Auburn, CA

Support the Rec Center Cabin Renovation Project

by JOSEPH C. EVANISH
SNPJ National President/CEO

IMPERIAL, Pa. — SNPJ members have enjoyed the unique and remarkable place that is the SNPJ Recreation Center. Countless memories that have been made there are treasured by thousands. The Recreation Center is now going on 60 years old and thus, wear and tear has taken its toll.

The large upper cabins, situated opposite the lake, are some of the first structures built on the property. The renovations of cabins #1 and #2 were completed a few years ago. The 12 motel units were also completed. Cabin #15 was renovated during the offseason of 2023-2024, with plans to complete cabins #3-#7 before the 2024 season.

The cabins will be wrapped in a vapor barrier and vinyl sided. New windows and doors will be installed. On the interior, new flooring will be installed throughout. The bathrooms will have larger showers with new toilets and sinks. The kitchen sink area will be re-designed. A power vent will be installed at the roofline to draw out the heat, and wall air conditioners will be installed for those 90-degree, hot summer days.

There are 24 cabins, which leaves

16 more to do. The budgeted cost to complete one cabin exceeds \$30,000; thus, much more in the way of donations is needed. 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: Bronze Level, \$1,000; Silver Level, \$5,000; Gold Level, \$10,000; and Platinum Level, \$25,000.

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

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



Rec Center Cabin Renovation Donations for the month of October 2025

SNPJ Lodge 749, Johnstown, Pa.....\$350 Sandra Thornicroft (142), Maineville, Ohio...\$25 Brock Cosic (5), Willoughby, Ohio.....\$20
In memory of John & Betty Walters

SNPJ Membership Anniversaries December 2025

80-Year Members

Lodge	Member
5	Helen M. Drozin
126	Gertrude Nosan

70-Year Members

Lodge	Member	Lodge	Member
6	Beverly A. School	218	Phyllis A. Henander
6	Marlis H. Stacy	223	Dolores J. Fury
41	Joseph W. Sircely	576	Cecilia Dolgan
138	Geraldine Hanus	584	Janice M. Missiaen
138	Elizabeth J. Vulcano	604	Erna Nieman
174	Joan Churnick	723	Gary C. Karlich

60-Year Members

Lodge	Member	Lodge	Member
3	Joseph R. Cebron	216	Patricia A. Bigenho
34	Antonia J. Sekula	559	Thomas D. Hegner
34	Kathleen Bell	576	Timothy D. Bowley
34	Keith M. Farrar	576	Roseanne Angle
34	Marilyn H. Shapiro	723	Ronald D. Hubler
41	Frank J. Bohinc	729	Louise J. Beck
87	Joan C. Karr	749	Helen E. Rehar
117	Margaret F. Paprocki	782	Renee J. Semp
174	Maria J. Ford-Witthoff	A18	Robert P. Bazyk

50-Year Members

Lodge	Member	Lodge	Member
5	Terri L. Mansfield	174	Timothy E. Naglic
5	Cheri L. Gottk	218	Jimmie D. Giltner
6	Judith F. Manfredi	225	Steven A. Rezin
6	V. James Varacalli	277	Margaret R. Slabe
6	Kenneth J. Pintar	562	Michael R. Tomlan
6	Joseph T. Farkas	603	Raymond G. Bozich
8	John M. Fleming	604	Gary J. Zakrajsek
41	Gregory Cinti	629	Eugene M. Eichelberger
87	Martin Klanchar	643	Paula Ceroli
117	Kerry G. Repnik	677	Kathryn Sovinski
120	Theresa Marinsek	715	Karen L. Urban
126	Andrew S. Puz	715	Robert H. Repine
138	Darlene Anderson	749	Katherine V. Spack
138	Thomas V. Vehar	749	Richard E. Gaus
138	Darlene L. Bunevich	749	Diane M. Bullock
158	Gregory J. Volpe	A01	Linda S. Kurnick
174	Kathleen Marisa	A01	Dana M. Tirpak
174	Thomas V. Naglic	A02	Gregory M. Joos

SNPJ Winter Classic Bowling Tournament February 13-15, 2026

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

MEN	WOMEN
Doubles & Singles Events at Strabane Lodge 138 269 Latimer Ave. Strabane, PA 15363 Club: (724) 745-9860 Lanes: (724) 745-9775 ☐ Friday, Feb. 13, 6:30 p.m. <i>Shift limited to 32 bowlers</i> ☐ Saturday, Feb. 14, Noon <i>Shift limited to 40 bowlers</i>	Doubles & Singles Events at Sygan Lodge 6 540 Third Ave. Bridgeville, PA 15017 Phone: (412) 221-9862 ☐ Saturday, Feb. 14, Noon <i>Shift limited to 40 bowlers</i>
MEN Team Event at Sygan Lodge 6 540 Third Ave. Bridgeville, PA 15017 Phone: (412) 221-9862 ☐ Sunday, Feb. 15, 9 a.m. ☐ Sunday, Feb. 15, Noon ☐ Sunday, Feb. 15, 3 p.m.	WOMEN Team Event at Strabane Lodge 138 269 Latimer Ave. Strabane, PA 15363 Club: (724) 745-9860 Lanes: (724) 745-9775 ☐ Sunday, Feb. 15, 10 a.m.

Doubles & Singles Entry fee \$32 per person Friday/Saturday Only	Lodge No.	Highest Average 2024-25	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 2024-25	
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:
Jason Cadez, Tournament Secretary
179 Alexander Ave., Strabane, PA 15363
e-mail: cadez138@gmail.com • Phone: (724) 299-1138
Make checks payable to **SNPJ Lodge 138**

ENTRY DEADLINE IS FEBRUARY 1, 2026

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

Entries will be posted online at snpj.org