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Five entrants push the pageant field to seven

by KEVIN RICHARDS
 SNPJ Fraternal Director

IMPERIAL, Pa. — The Fraternal Department is pleased to introduce five new contestants who have entered the 2009 Miss SNPJ Pageant: Julia Randall (87), Kara Maruszak (53), Cynthia Bober (138), Erika Beccard (89) and Megan Roth (53).

Julia Randall, the daughter of Stephen and Angela (87) Randall, and the granddaughter of Gallie (87) and Van Yasek, is a member of Lodge 87 in Herminie, Pa. A junior at James Madison High School in Vienna, Va., Julia is a member of the National Honor Society and many human rights groups, such as Amnesty International and the Gay-Strait Alliance. She is also a member of the Chemistry Club, track and field teams, cross-country team and the Powder Puff female football team.

Julia is active in the Girl Scouts, leading her

troop on a trip to London and Switzerland. She is also active in the Vienna Relay for Life, which is an event held to raise money and awareness for the American Cancer Society.

Our fourth contestant is Sis. Kara Maruszak, a member of Lodge 53 in Cleveland. Kara is the daughter of Ron and Carol Maruszak (53), and the granddaughter of Anton (53) and Doris (5) Sadar. A senior at Wickliffe High School in Ohio, Kara serves as treasurer of her class, is a member of the Student Council and Ecology Club, and was inducted into the National Honor Society. She is a member of numerous volunteer organizations, including the American Legion and the Keep Wickliffe Beautiful Commission. Kara volunteers for the Lake County United Way Day of Caring, as well as for the American Red Cross Blood Mobile.

An SNPJ member since birth, Kara attends and volunteers at many Lodge and SNPJ

Farm Christmas parties, picnics and pancake breakfasts. She has participated in numerous SNPJ Family Twosome and Youth Telegraphic bowling tournaments, and has attended Youth Roundup and the TEL Workshop at the SNPJ Recreation Center. Kara volunteers at the Slovenian Heritage Center, helping with many of their activities and fund-raisers. She serves as the Heritage Center's youth reporter and is a regular contributor to *The Voice of Youth*.

The fifth contestant to enter the 2009 Miss SNPJ Pageant is Cynthia Bober, a member of Lodge 138 in Strabane, Pa. Cyndy is the daughter of David and Debra (138) Bober, and the grand-

SEE PAGEANT ENTRANTS
 ON PAGE 17



JULIA RANDALL (87)



KARA MARUSZAK (53)



CYNTHIA BOBER (138)



ERIKA BECCARD (89)



MEGAN ROTH (53)

PERIODICAL MATERIAL

SNPJ insurance seminar heading your way soon

IMPERIAL, Pa. — SNPJ Marketing Director Greg Felton will be hosting an insurance seminar in Johnstown, Pa., on Tuesday, June 16, from 5 to 8 p.m.; in Detroit on Saturday, June 20, from 9 a.m. until noon; and in Cleveland on Saturday, July 25, from 9 a.m. until noon. For additional information or to reserve your spot at an upcoming seminar, contact Greg Felton by phoning 1-800-843-7675 or e-mailing gfelton@snpj.com.

East Ohio/Western Pa. Fed slates June meeting

BOROUGH OF SNPJ, Pa. — The Eastern Ohio/Western Pa. Federation will hold their next quarterly meeting Sunday, June 21, beginning at 2 p.m. at the SNPJ Recreation Center. All delegates are strongly encouraged to attend.

JOAN PLUNKETT (358)
 Federation Recording Secretary

Have you recommended a new member lately?

IMPERIAL, Pa. — Be sure to take advantage of SNPJ's Recommender Program which offers SNPJ members an enhanced benefit for encouraging family, children, friends and acquaintances to join SNPJ. The recommender will 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 and an additional chance in the year-end drawing for an opportunity to win \$500. See page 16 for the Recommender coupon.

Your pageant donations support SNPJ tradition

IMPERIAL, Pa. — The Miss SNPJ Pageant Booster Fund is currently accepting donations. There are numerous costs associated with the pageant, and your donations, both large and small, are truly appreciated to help defray those costs. Please make checks payable to SNPJ, noting Miss SNPJ Pageant on the memo line, and mail your donation to Slovene National Benefit Society, Attn. Miss SNPJ Pageant Booster Fund, 247 West Allegheny Road, Imperial, PA 15126.

THE DEADLINE

The next two *PROSVETA* issue dates are July 1 and July 15. All material must be received by Monday, June 22, for the July 1 issue, and by Monday, July 6, for the July 15 issue. If you are running short on time and concerned about making the deadline, try faxing your submission to (724) 695-1555 or e-mailing prosveta@snpj.com.

Catch a ride to Slovenefest on the Strabane Lodge 138 bus

by BOB LAWRENCE
 Lodge 138 Secretary

STRABANE, Pa. — If you're looking for a ride to Slovenefest XXVIII, you're in luck. Strabane Lodge 138 is sponsoring a bus again this year.

If you are a regular member of Lodge 138, you can reserve a seat for \$10 round trip. For all others, the cost is \$15 round trip. The deadline for reservations is July 8. No

reservations or payments will be accepted after that date.

The bus will leave the parking lot of the Lodge 138 Hall promptly at 10 a.m. Sunday, July 12, and will depart Slovenefest at 7:30 p.m. for the return trip. For additional information or to make your reservation, phone Bob Lawrence at (724) 745-0807. Payments should be mailed to Bob Lawrence, P.O. Box 222, Strabane, PA 15363.

SNPJ Slovene Day returning to Kennywood Park in July

by KEVIN RICHARDS
 SNPJ Fraternal Director

IMPERIAL, Pa. — Slovene Day at Kennywood Park hosted by SNPJ is scheduled Monday, July 27. Regular Fun Day tickets are available for \$19, and Senior Fun Day tickets (55 and older) are priced at \$10. Tickets can be ordered by mailing a check made payable to "SNPJ" to Slovene National Benefit Society, 247 West Allegheny Road, Imperial, PA 15126. Please send your requests to the attention of Kevin Richards and be sure to

note "Kennywood tickets" on the memo line for the amount of tickets requested.

The Slovenian Kitchen will not be open this year; however, we have reserved both pavilions in which to relax, eat lunch and play bingo, which is scheduled from 1 to 2:30 p.m.

If you have any questions, please contact me at the Home Office by phoning 1-800-843-7675 or e-mailing krichards@snpj.com. I look forward to seeing everyone at Kennywood Park July 27.

An important notice of recent Lodge mergers

by KAREN A. PINTAR
 SNPJ National Secretary

IMPERIAL, Pa. — The following mergers and transfers were approved by the SNPJ Executive Committee.

On June 1, 2009, Latrobe, Pa., Lodge 318 members were transferred to Lodge 174 in Krayn, Pa. The Lodge 174 secretary is Kenneth J. Zakraysek, P.O. Box 137, 106 Queens Row, Elton, PA 15934; phone (814) 266-8160.

Also on June 1, 2009, the following Lodges were merged: Star City, W.Va., Lodge 388 merged into Clarksburg, W.Va., Lodge 475; and Slickville, Pa., Lodge 379 merged into Universal, Pa., Lodge 715. The secretary of Lodge 475 is Louisa Mankoch, Rt. 7, Box 165, Clarksburg, WV 26301; phone (304) 623-2139. The secretary of Lodge 715 is Roger Evanish, 522 N. Highland Ave., Oakdale, PA 15071; phone (724) 693-8739.

On June 15, 2009, Grand Junction, Colo., Lodge 655 and Leadville, Colo., Lodge 278 merged into Denver Lodge 218. The Lodge 218 secretary is Julie Milavec, 2401 Jay St., Edgewater, CO 80214; phone (303) 239-6819.

SEE LODGE MERGERS
 ON PAGE 13



• Maeve McCormack
 Born Dec. 13, 2007
 Strabane, Pa., Lodge 138

Lodge 138 welcomes its newest addition, Maeve McCormack. Maeve is the daughter of Lodge 138 members Dan McCormack and Miss SNPJ 1991 Melissa (Lawrence) McCormack, and the granddaughter of Bob and Rose Marie Lawrence (138), Lois McCormack and the late Malcolm McCormack. We welcome Maeve to SNPJ and extend our best wishes to her entire family.

PROSVETA ENLIGHTENMENT

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SNPJ NATIONAL BOARD

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Joseph C. Evanish

NATIONAL SECRETARY
Karen A. Pintar

NATIONAL TREASURER
Robert J. Lawrence

Correspondence received at:
247 West Allegheny Road
Imperial, PA 15126-9774

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

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Stan Repos — 1255 McCaslin Rd.,
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Tony Volpe — 3824 Burr Court, Sterling
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John Zibert, Region 7 — 284 N. 200
St., Arma, KS 66712

Fred Mlakar, Region 8 — 13592
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SNPJ Recreation Center

270 Martin Road
Enon Valley, PA 16120
(724) 336-5180 • fax (724) 336-6716
Toll-free: 1-877-767-5732
web site: www.snpjrec.com
e-mail: snpj@snpjrec.com

Goldfish race promises fun at Sygan Lodge 6

by RUTH WRIGHT (6)
Youth Circle 36 Director

SYGAN, Pa. — Take advantage of a "golden" opportunity Saturday, June 20, and join Youth Circle 36 for goldfish races in the downstairs party room at Sygan Lodge 6. Youth races will start at 3:30 p.m. The over-21 races will start at 7 p.m. with karaoke beginning at 9:30 p.m. A \$5 race entry fee includes your choice of goldfish. Cash prizes will be awarded to the winners. We're sure you'll be hungry after coaching your fish to victory, so food will be available for purchase. Tickets for 50/50 and other drawings will also be on sale.

An RSVP is required or you will not have a fish for the race. Contact Circle Director Ruth Wright at circle36@comcast.net. You may also leave a message or send a text to (412) 370-1726. A sign-up sheet will be posted in the Lodge 6 club room as well. This is one event you won't want to miss!



Photos submitted by Bro. Phil Hrvatin (5).

Spartans' TNT a Blast at the Farm

The June 7 Spartans Lodge 576 picnic at the SNPJ Farm was a blast, thanks in part to the many volunteers. The kitchen staff [above] worked hard to keep the guests served, while the Wayne Tomsic Combo, Joe Novak & Friends and the Joey Tomsick Orchestra bands [below] provided entertainment throughout the afternoon.



Lodge 53 picnic early in the schedule down on the Farm

by PAULINE BARBISH
Lodge 53 President

CLEVELAND — The SNPJ Farm on Heath Road in Kirtland, Ohio, is awake from its winter nap and ready for summer activity. V-Boj Lodge 53 is in its first wave of scheduled picnics. Our annual picnic will be held Sunday, June 28. The Joey Tomsick Orchestra will provide music throughout the afternoon for your dancing and listening pleasure. The food fare will consist of roast beef, roast pork with gravy, or sausage dinners. Side dishes of Slovenian potatoes, salad and sauerkraut will also be offered. Sandwiches will be available for purchase throughout the day, as well as the ever-famous krofe.

We will honor our anniversary members during the picnic, including 50-year members Eleanor Gatti, Steve Sustaric and Phillip Matish; 60-year members Jane Vogel, Ed Petric and Dorothy Mihvc; and 70-year members Joe Ivancic, Albert Starman, Ann Tomsick, Marie Ipavec, Katherine Payne and John Fende.

Come early and enjoy a performance by our very own youth member, Kara Maruszak, on the button box, an instrument she started playing two years ago. You'll be amazed at what she has accomplished in such a short time. Kara will entertain alongside Kathy Hlad from 1:30 to 2:30. Go, girls!

I'd like to remind everyone about the Candy Brigade Project which I mentioned in a previous

article. Everyone may participate in this project for the U.S. troops in the Middle East. We are accepting hard candy (no chocolate), gum and single-serving drink mixes. Monetary donations will also be accepted. You may give your donation to any Lodge 53 member or, for your convenience, you may drop it off the day of our picnic. There will be a table outside the main pavilion's front entrance for drop off. I hope everyone will show their support for our troops and participate in this worthy project. For more information you may call me at (440) 944-9139.

Don't forget to mark your social calendar for the Lodge 53 picnic Sunday, June 28, at the SNPJ Farm. Until then, take care and we'll be seeing you.

Memorial Day a grand weekend for Fontana Lodge 723

by ERIC WOOD
Lodge 723 President

FONTANA, Calif. — Lodge 723 had a great Memorial Day weekend. It started Friday evening with an open house and a few musicians entertaining those in attendance. The big party started Saturday afternoon. The large, happy crowd enjoyed the great musicians performing impromptu in the bar area before the main band started, as well as during the intermission.

The band for the weekend was Polka Power California. We always

enjoy having them come down from Northern California to play. They performed from 5 to 9 p.m. Saturday evening. It was great music for listening and dancing. After the dance ended, there was more jamming in the bar to the delight of the crowd.

Sunday was the main event. It kicked off at 1 p.m. when we presented our Musician/Band Leader of the Year and our Side Man of the Year. Roman Possedi gave a few comments about Musician of the Year Stan Blout, and Lodge 723 President Eric Wood spoke

about Side Man of the Year John Miller. These two men are excellent musicians. After Stan and John were presented with plaques, we brought out two cakes in their honor. The cakes were cut and passed out before Polka Power California played for a very enthusiastic crowd.

During the evening, honorees Stan Blout and John Miller performed on stage with other musicians. We had great music, with Polka Power California from 2 to 7 p.m. and the honorees playing in the middle of the evening.

Thanks to all who attended, and to the musicians who jammed Friday evening, Saturday and Sunday. It was great to hear them all, and we appreciated their entertainment.

Our next event will be a dance on Father's Day, June 21, from 2 to 6 p.m. with music by Roger and the Villagers. Come on out and enjoy the music. Food will be available. The Slovene Hall is located at 8425 Cypress Ave., Fontana. For further information, contact Eric Wood at (909) 823-1953. We hope to see you there!

Up-and-Coming...

A look at events planned by the Slovene National Benefit Society

- JUNE 20..... 11th Annual Tony Mlinar Memorial Golf Outing, New Berlin Hills Golf Course, Milwaukee. Shotgun start at 7:30 a.m. For information contact Tony Mlinar at (414) 257-3385.
- JUNE 21..... Strugglers Lodge 614 picnic at the SNPJ Farm, Kirtland, Ohio. Dinners served at 2 p.m.; entertainment featuring George Staiduhar from 3:30-7:30 p.m. For more details phone Joseph Blatnik at (440) 943-1191.
- JUNE 21..... Fontana Lodge 723 polka dance at the Slovene Hall, Fontana, Calif.; 2-6 p.m. Music by Roger and the Villagers. For details contact Eric Wood at (909) 823-1953.
- JUNE 21.....Borough of SNPJ, Pa., Lodge 770 Father's Day Dance at the SNPJ Recreation Center, 3-7 p.m. Music by the Eddie Vallus II Band. For details contact David Sankovich at (724) 667-7471.
- JUNE 21.....Westmoreland (Pa.) Federation Father's Day Picnic at the Evanstown Picnic Grove, Evanstown, Pa.; 1-7 p.m. Entertainment features the Dick Tady Orchestra and Don Wojtila Band. For details phone (724) 668-7394.
- JUNE 26-28..... SNPJ Young Adult Conference at the SNPJ Recreation Center. For registration information contact Fraternal Director Kevin Richards at 1-800-843-7675 or e-mail krichards@snpj.com.
- JUNE 28..... V-Boj Lodge 53 annual picnic and Beaverdale Annual Reunion at the SNPJ Farm, Kirtland, Ohio. Entertainment features the Joey Tomsick Orchestra. For details phone Martha Meglich at (440) 884-5043.
- JUNE 28..... Slovene Federation of W. Pa. Lodges annual picnic at the Recreation Center, upper pavilion; 3-7 p.m. Entertainment by the Bob Turcola Orch., Joe Fedorchak, Tony Klepec and the Valencic Bros.
- JUNE 28.....Westmoreland (Pa.) Federation hosts Jack Tady's Polka Picnic at the Evanstown Picnic Grove, Evanstown, Pa.; 1-7 p.m. Entertainment by the Jack Tady Bears and Frank Moravcik. For information phone (724) 668-7394.
- JULY 4Fourth of July Celebration at the SNPJ Farm, Kirtland, Ohio; 1:30-7:30 p.m. Entertainment featuring the Frank Stanger and Mikey Dee bands. For more information phone (440) 256-3423.
- JULY 5Westmoreland (Pa.) Federation hosts Pam & Jerry Zagar's Polka Picnic at the Evanstown Picnic Grove, Evanstown, Pa.; 1-7 p.m. Entertainment by Klancnik & Friends and Silver Skyw/George Suhon. For details phone (724) 668-7394.
- JULY 10-12Slovenefest XXVIII and the 53rd Miss SNPJ Pageant at the SNPJ Recreation Center, Borough of SNPJ, Pa. For information, phone the Recreation Center toll-free at 1-877-767-5732.
- JULY 18Lodge 745 participation in the Eppie's Great Race relay triathlon. Visit www.snpj745.com or e-mail Connie Mlakar at conniemlakar@yahoo.com for additional information.
- JULY 18Orange Coast Lodge 786 Barbecue & Swim Party, noon-5 p.m. at the Rancho Niguel Rec Center, Laguna Niguel, Calif. For information phone Jean Koci at (949) 495-0097 or e-mail ajkoci@cox.net.
- JULY 19-25First Family Week at the SNPJ Recreation Center. For details phone the Recreation Center toll-free at 1-877-767-5732.
- JULY 26Utopians Lodge 604 annual picnic at the SNPJ Farm, Kirtland, Ohio. Godina's roast lamb and pig available (pre-order), in addition to the Farm dinners. Music by the Eddie Rodick Orchestra, 3:30-7:30 p.m. For information contact Gerri Trebets at (440) 951-9611.
- JULY 26-AUG. 1Second Family Week at the SNPJ Recreation Center. For details phone the Recreation Center toll-free at 1-877-767-5732.
- AUG. 7-9SNPJ TEL Workshop at the SNPJ Recreation Center. For registration information contact Fraternal Director Kevin Richards at 1-800-843-7675 or e-mail krichards@snpj.com.
- AUG. 9Annual Utah Slovenian Day Picnic at the Price City Park Shelter, Price, Utah; noon-5 p.m. For additional information contact Gene or Joann Lessar at (435) 637-6925.
- AUG. 9CAL Annual Spaghetti Dinner and Picnic at the SNPJ Farm, Kirtland, Ohio. Dinners served at 2 p.m.; dancing to the Bob Kravos Band 3:30-7:30 p.m.
- AUG. 9Westmoreland (Pa.) Federation Appreciation Picnic/Membership Drive at the Evanstown Picnic Grove, Evanstown, Pa.; 1-5 p.m. Free admission. Entertainment by the Jim Rhoades Band. For information phone Mary Ann Bebar at (724) 668-7394.
- AUG. 16Lodge 142 annual picnic at the SNPJ Farm, Kirtland, Ohio. Dinners served beginning at 2 p.m.; music by Eric Noltkamper, 3:30-7:30 p.m. For additional information phone Dolores Dobida at (440) 943-5559.
- AUG. 23-29Senior Roundup Week at the SNPJ Recreation Center. For details phone the Recreation Center toll-free at 1-877-767-5732.
- AUG. 30Cleveland Lodge 126 annual picnic at the SNPJ Farm, Kirtland, Ohio. Music by the Jeff Pecon Band, 3:30-7:30 p.m. For information contact Ed Sumrada at (440) 942-6988.
- SEPT. 4-6.....National SNPJ Days at the SNPJ Recreation Center. Weekend activities include the National golf, balina and horseshoes tournaments; the Rec Center Reverse Raffle and the annual Sunday picnic. For additional information phone the SNPJ Recreation Center toll-free at 1-877-767-5732.

Have something for Up-and-Coming?

Lodge/Organization _____

Type of Event _____

Site _____

If a concert or dance, who is performing? _____

Date _____

Time _____

Who to contact _____

Phone () _____

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

Slovene National Benefit Society National Board Minutes

Meeting held March 27, 2009, at the SNPJ Home Office, Imperial, Pa.

Friday, March 27

The meeting was called to order at 9 a.m. by President Joseph C. EVANISH with 18 National Board members and one Young Adult Representative in attendance. Reported absent was Bro. Anthony Volpe who was unable to attend the meeting.

President EVANISH welcomes the board and the Young Adult Representative, Bro. John Wojtila (158), and reminds Bro. Wojtila that he has a voice and no vote. President EVANISH advises the board that in order to have an orderly and productive meeting to speak when recognized by the chair.

If there are no objections, the chair appoints Sis. Tina RIGLER and Sis. Tracey ANDERSON as vice chairs for the meeting. There are no objections.

The chair recognizes the guest as Sis. Luella ZIBERT (225).

The National Board held a moment of silence for all deceased members since our last meeting. Bro. CVETAS asked the board to remember Bro. Michael Evanish (715), Bro. Albert Jerela (88) and Sis. Agnes Elish (138).

The chair states time of sessions are from 9 a.m. until 5 p.m. with lunch from noon until 1 p.m. Motion made by Sis. RIGLER, second by Sis. P. WOOD, to approve the time of sessions. Motion approved.

Sis. K. PINTAR reports on lunch and the dinner plans for this evening.

Bro. E. KUZMA motions, second by Bro. K. ANDERSON, to officially approve the minutes from the Sept. 26, 2008, meeting that were previously approved by mail. Motion approved.

Bro. J. CVETAS motions, second by Sis. RIGLER, to receive all reports. Motion approved.

National President's Report March 2009

Fraternal greetings, Brothers and Sisters. Welcome to our semiannual National Board meeting as we report and discuss the operation of our fraternal organization. We look forward to a positive and productive meeting.

We were saddened to learn of the passing of former National Board member Sis. Ann David on Sept. 21, 2008. Sis. David attended many SNPJ National Conventions and was elected to the National Board at the 1970 convention. She served as the representative of the far west region in a position that is now called Regional Vice President from 1971 to 1991. She was very supportive of SNPJ youth members and SNPJ young adults. Sis. David was a former secretary of Lodge 615 in Los Angeles, and later Lodge 723 in Fontana, Calif., where she was an active SNPJ campaigner.

During this period I have chaired a number of meetings and/or conference calls with the Membership Committee and Federation Conference Committee. The progress and results of the Federation Conference Committee is found in this report, while the Membership Committee has submitted a separate report to the board.

MARKETING

For the year 2008, the Society issued 653 policies with a face amount of \$12,889,887. The total life insurance in force is \$237,540,000. There were 490 new members enrolled during the year.

The Lodge Reward Program for 2008 provided incentives for Lodges to enroll new members by reaching enrollment goals and for hosting family activities. Part of qualifying to receive the Gold Star and Silver Star levels of financial rewards is to meet your Lodge new member goal. Enrolling at least two new members helps to qualify toward the Bronze Star level.

There were a total of 15 Lodges reaching their new member goal. Congratulations to the following Lodges for reaching their new member goal for 2008: Lodges 41, 138, 165, 278, 355, 388, 426, 497, 585, 634, 665, 715, 776, 782 and 786.

The name of the Lodge Reward Program was changed to the "Star Lodge Bonus Program" to better reflect the nature of the program. The new name also helps to eliminate potential confusion with some of our other award programs. The Marketing Department will be providing goal progress updates to Lodges at the first and the middle of each month so that Lodges continually know where they stand with respect to reaching their goal.

A sales campaign was put in place for the second six-month period of 2008. This campaign had three prize levels, with the grand prize being a trip for two on the "Slovenefest@Sea" cruise of the Western Caribbean. While no one qualified for the grand prize level, Brothers Roger Evanish (715) and Jamie Evanish (715) are congratulated for reaching the next level for this campaign. There were also several producers who qualified for the monthly and quarterly bonuses.

We appreciate the production from all of our producers and would like to especially recognize our top 10 for 2008 who are as follows:

Top 10 Exclusive and PPGA Producers Jan. 1 to Dec. 31, 2008

by Annualized Premium		by New Members	
Lodge	Name	Lodge	New Members
715	Roger Evanish	715	Roger Evanish 42
97	John Perry (PPGA)	138	Robert Lawrence 25
427	Walter Richard III (PPGA)	6	Larry Placek 20
715	Jamie Evanish	97	John Perry (PPGA) 19
138	Robert Lawrence	6	James Curl 16
6	Larry Placek	138	Kevin Mastrangelo (PPGA) 16
138	Kevin Mastrangelo (PPGA)	427	Walter Richard, III (PPGA) 15
6	James Curl	158	Dorothy Gorjup 14
427	Robert Richard (PPGA)	776	Edward Snyder 11
626	Jennifer Tessanne	715	Jamie Evanish 10

The 2009 sales campaign for our Exclusive Producers and PPGAs will be separated into quarterly campaigns with incentives that include a flat screen television, laptop computer and cash bonuses. These producers will receive production updates at the first and middle of each month.

Our top five part-time fraternal producers for 2008 are Bro. Stan Repos (106), Sis. Evelyn Dimpfl (749), Bro. John Micko (274), Sis. Jean Koci (786) and Bro. Anthony Kren (643). Congratulations to these individuals and to all of our fraternal producers who enrolled members this past year. The monthly sales drawing for fraternal producers will continue for 2009. They will also receive regular member enrollment production updates.

We were happy to introduce a complete new portfolio of life insurance plans for 2009 – 15 new plans, to be exact – which are based on the 2001 CSO mortality table. There are nine permanent insurance plans available, most of which offer better premiums at certain ages. These include Whole Life; the 10-Pay and 20-Pay Life plans; the Life Paid Up at Age 55, 60 and 65 plans; the Final Expense Plan; and Graded Benefit Whole Life.

The popular Single Premium Whole Life Plan – which is simply paying a one-time premium and having paid-up coverage for life – is also included. Thousands have purchased this plan for their children and grandchildren over the years. While the new premiums are a bit higher, the Single Premium plan is an excellent way to enroll children into SNPJ for lifetime membership. The Term to 25 is another option for youngsters age 0 to 23. A \$10,000 policy costs only \$25 per year with coverage until the age of 25. The Term to 25 plan continues to allow for conversion credits which can be used when converting to a permanent plan of insurance, which would help meet one of the requirements for an SNPJ scholarship.

The Yearly Renewable Term plan renews annually with increasing premiums. The new term plans that we now offer also include the 10-, 20- and 30-Year Term plans of insurance, where the premiums remain the same for 10, 20 or 30 years. Conversion and renewal options are available with these plans as well. A new plan offered to new members is the Term to 65 plan. This product is the least expensive way for a person to become an SNPJ member. For only \$40 per year (for ages 20-49), \$50 per year (for ages 50-54) or \$70 per year (for ages 55-60), a person can become a new member of SNPJ.

The SNPJ Recommender Program showed an increase in recommender activity over the previous year. There were 210 recommenders submitted through the end of 2007, and approximately 137 became members. For the year 2008, there were 302 recommenders submitted with approximately 189 becoming members. SNPJ adult members are rewarded with \$10 for every valid referral, along with a chance to win \$100 in the quarterly drawing and \$500 in the annual drawing. As was done in previous years, we will be sending a Recommender Program card along with the Slovenefest mailing, which will go to all member households.

Marketing Director Greg Felton continues to conduct field visits with agents and writes a regular column in *PROSVETA* regarding life insurance related matters. He keeps updated with the industry and attends CLU and Life Underwriting meetings, as well as Fraternal Field Manager Association meetings. The Marketing Department provides support to producers, and responds to members' calls and contacts with the Home Office regarding life insurance inquiries. We continue to recognize our active producers with a producer spotlight in our *PROSVETA*.

FINANCIAL

The current global financial crisis affects almost every country, industry, business and individual. While SNPJ is not immune to this, we remain on a solid financial foundation.

We, along with our asset portfolio managers at Asset Allocation Management, have been monitoring the stresses on the markets for some time. Our Finance Committee's report to the board in March of 2008 stated, "The upheaval over rising subprime defaults continues to put stress on the markets. The current high level of delinquencies in the subprime mortgage market and the uncertainty surrounding which financial institutions have exposure has placed severe liquidity constraints upon the global debt markets." This is a concise statement, from the recent past, that sums up the unfortunate reality of today's financial upheaval.

Even with all of the turmoil, our asset portfolio maintains an average credit rating of A+. For the year-end 2008, SNPJ did experience a decline in surplus because of what are considered other than temporary impairments (OTTI) of well-known entities commonly held in the investment portfolios of many insurers and fraternal benefit societies. Although our investment portfolio does have exposure to some institutions, the total exposure of "at-risk" securities is considered manageable and is being monitored on a daily basis.

Along with its high quality, our investment portfolio is very well diversified. SNPJ's surplus provides a stable financial base. Our conservative methodology for reserves provides the dependable backing that our members expect and deserve for their certificates. SNPJ continues to show a consistent, healthy operational profit, as was the case for 2008. Ultimately, SNPJ is positioned as a secure and formidable organization that our members can depend on.

FEDERATION CONFERENCE

The second annual Federation Conference will be held Saturday, June 6, 2009, from 10 a.m. until 4 p.m. at the SNPJ Recreation Center. Each SNPJ Federation is invited to send two representatives to the conference. SNPJ will reimburse travel and lodging expenses for representatives attending.

The agenda is being planned by our National Board Committee. The members of this committee are chairman Joe Evanish, Ed Kuzma, Dorothy Gorjup, Tina Rigler and Jim Curl.

As a follow-up from last year's Federation Conference, the committee made recommendations to Federations as follows: promote the Lodge Reward Program, promote the Recommender Program, promote SNPJ fraternal programs, and host at least one membership drive event each year.

The ideas and suggestions from the Federation Conference which were sent to Federations are as follows:

- Hold meetings that don't conflict with major events
- Change meeting times to allow more young people to attend
- Schedule meetings with other activities
- Provide refreshments/food
- Attendance awards
- Plan a yearly calendar of activities
- Promote TEL participation with monetary incentives
- Host an interesting speaker at meetings
- Provide more communication with Federation Lodges
- Communicate through e-mail

The committee looks forward to this year's conference and is confident that we can build upon the progress made during last year's meeting where the participation from the representatives was invaluable.

FRATERNAL DEPARTMENT

Fraternal Director Bro. Kevin Richards oversees the Fraternal Department which encompasses our fraternal, youth and athletic programs. The Fraternal Department had many activities take place during the last six months of 2008. The promotion of our programs is done

through our publications, web sites, periodic mailings and e-mails.

The activity portion of the Lodge Reward Program is administered by Bro. Richards. The purpose of the program is to promote Lodge activity and member enrollment. Four Lodges earned the designation of Gold Star Lodge: Lodge 138 in Strabane, Pa.; Lodge 355 in Fairport Harbor, Ohio; Lodge 715 in Universal, Pa.; and Lodge 786 in Orange County, Calif., received a \$300 award.

The following Lodges earned the designation as a Silver Star Lodge, earning a \$150 award: Lodges 1, 2, 8, 41, 53, 89, 106, 113, 158, 165, 223, 265, 278, 321, 388, 426, 449, 459, 497, 559, 564, 576, 585, 604, 634, 665, 677, 723, 776, 777, 778 and 782. Lodges 218, 274 and 629 earned the designation as a Bronze Star Lodge and a \$100 award.

The Lodge Reward Program will continue in 2009 with a fresh look as the Star Lodge Bonus Program. We appreciate all of these Lodges for taking part in these incentives, thereby promoting activity and new member enrollment for the Society.

Slovenefest XXVII took place July 11-13 at the SNPJ Recreation Center. Appreciation goes to everybody who assisted the Fraternal Department with hosting the children's entertainment during the weekend. It was very well received.

The 2008 Miss SNPJ Pageant was held during Slovenefest weekend with 11 contestants participating. Brittney Zemko (643) was crowned Miss SNPJ 2009 and Miss SNPJ Talent 2009. There was a tie for Miss SNPJ Activity 2009; Colleen Frank (158) and Danielle Brand (6) shared the title of Miss SNPJ Activity 2009. All 17- to 25-year-old female members will receive a brochure in three separate mailings inviting them to enter the 2009 Miss SNPJ Pageant.

The Fraternal Department, with the help of our Regional Vice Presidents, began to sponsor local fraternal activities in the various regions. The first two activities took place in Regions 2 and 4. Region 2 Vice President Bro. Jim Curl served as host for the SNPJ Night at the Washington Wild Things baseball game on Friday, Aug. 15; and Region 4 Vice President Sis. Dorothy Gorjup served as hostess during the Slovene Heritage Night at the Lake County Captains baseball game on Friday, July 25. Additional regional events are being planned for 2009 with the help of the Regional Vice Presidents.

Slovene Day at Kennywood was held July 28, 2008. Thank you to all of our Home Office staff members and scholarship recipients for helping out in the kitchen and with all of the activities.

National SNPJ Days were held at the SNPJ Recreation Center during Labor Day weekend, Aug. 29-31, 2008. We appreciate those who participated in all of the weekend activities.

The Home Office once again served as a drop-off location for the Marine Corps Reserve Toys for Tots program during the holiday season, donating several boxes of toys for children in the Ohio and Pennsylvania area.

We appreciate the commitment of all our youth directors. Listed below are the nine SNPJ Youth Circles, the Lodge or Federation sponsor, and the name of the current Circle Director:

- Circle 2 is sponsored by the Cleveland Federation of Lodges. The director is Sis. Kathleen Trebets.
- Circle 7 is sponsored by Lodge 643, Girard, Ohio. The director is Sis. Brittney Zemko.
- Circle 19 is sponsored by Lodge 138, Strabane, Pa. The director is Sis. Karen Brumbaugh.
- Circle 29 is sponsored by the Detroit Federation of Lodges. The director is Sis. Shelly Volpe.
- Circle 36 is sponsored by Lodge 6, Sygan, Pa. The director is Sis. Ruth Wright.
- Circle 57 is sponsored by Lodge 603, Samsula, Fla. The director is Sis. Nancy Bass.
- Circle 65 is sponsored by Lodge 615, Los Angeles. The director is Sis. Gloria Lumbert.
- Circle 104 is sponsored by Lodge 786, Laguna Niguel, Calif. The director is Sis. Teresa Koci.
- Circle 106 is sponsored by Lodge 106, Imperial, Pa. The director is Sis. Tracy Steele.

The TEL (Teens Experience Leadership) Workshop took place Aug. 8-10 at the SNPJ Recreation Center. The theme for 2008 was "SNPJ Apprentice." The participants were placed into teams and presented with challenges. As groups, they competed for points against the other teams. We would certainly like to thank the Adult Team Leaders for working with the Fraternal Director in the planning and implementation of this successful program. There were 65 delegates and nine Adult Team Leaders participating in the weekend-long program. The Team Leader Planning Committee will begin meeting with Bro. Richards in early spring via e-mail and phone conferencing to plan the 2009 TEL Workshop, which will be held Aug. 7-9 at the SNPJ Recreation Center.

The SNPJ National Athletic Board held its semiannual meeting Friday evening, Aug. 29, 2008, during the National SNPJ Days weekend. Fraternal Director Kevin Richards chairs the meetings.

The 2008 National Golf Tournament was held during National SNPJ Days at the SNPJ Recreation Center. The event was played at a new golf course this year, Bedford Trails, which allowed for a shotgun start. There were 16 men's teams, 65 individual men and seven individual women competing, resulting in a Society remuneration of \$952.

The 2008 National Balina Tournament was held during National SNPJ Days at the SNPJ Recreation Center. There were seven men's teams and eight women's teams competing, resulting in a Society remuneration of \$420.

The 2008 National Horseshoes Tournament was held during National SNPJ Days at the SNPJ Recreation Center. There were nine two-man teams competing, resulting in a Society remuneration of \$126. In addition, an informal beanbag toss tournament was organized and considered a complete success. The Athletic Board is working to sanction this as a formal SNPJ tournament.

The Remezo/Kumer Golf Tournament was played Sept. 20 with 22 men golfers and two women golfers participating, resulting in a Society remuneration of \$144.

The 2008 SNPJ Eastern Bowling Tournament was hosted by Lodge 6 in Sygan, Pa., Oct. 18-19. There were 318 men and 238 women competing in the team, doubles and singles events, resulting in a Society remuneration of \$3,324.

The 2008 Family Twosome Bowling Tournament was held during November with the results completed in December. There were 101 double teams submitting entries this year. All champions received plaques.

NATIONAL PRESIDENT'S REPORT
CONTINUED FROM PREVIOUS PAGE

All of these fraternal and athletic programs, along with local Lodge and Federation events, help to keep our members active and interested in the SNPJ. Most importantly, this helps to maintain the fraternal nature and spirit of our organization. This is all part of our fraternal package. Gratitude goes to everyone, including our participating members, who help make all of our fraternal programs possible and successful.

PUBLICATIONS

Editor Jay Sedmak manages our SNPJ publications, *PROSVETA* and *The Voice of Youth* magazine. Working with him are Associate Editor Kim Gonzalez and Slovenian Language Editor Vida Kosir. Sis. Kosir is responsible for the Slovenian language page and assists with cultural programming. The staff works hard to produce quality member publications. The efforts of our scribes are greatly appreciated in making our publications successful, as well as promoting SNPJ activities.

Bro. Sedmak has done a good job designing the 2009 Miss SNPJ calendar which was re-sized for cost-cutting purposes. He also does most of the layout and design work for newsletters, advertisements and press releases that go out from the Home Office. He continues to oversee our four web sites, which include the SNPJ site, the SNPJ Recreation Center, the SNPJ Slovenian Heritage Center and the Alpine Room.

A major project during this period was completing the new insurance product pages and premium rates for the sales guide. The new "Handbook for SNPJ Lodge Officers" was another significant project completed by Bro. Sedmak. It included updates and a redesign with a lot of additional information. Also new for 2009 is the quarterly Lodge newsletter, now called "LIFElines," which is an attractive and informative publication for Lodge secretaries and presidents.

The Publications Department did a good job following through on all of the cost-cutting measures that we initiated after the significant postal rate increase in 2007. The result is a reduction in *PROSVETA* publication costs to 2006 levels.

SLOVENIA

Slovenia held parliamentary elections in the fall of 2008. As a result, a new government coalition was formed. The new Slovenian Prime Minister is Borut Pahor, whose newly-appointed cabinet includes former Ambassador to the United States Samuel Žbogar as the new foreign minister.

Slovenian Consul General Dr. Zvone Žigon continues to support many of our SNPJ events. He was the catalyst for the new Slovenian bowling tournament. SNPJ, through the Fraternal Department, teamed up with two other Slovenian fraternal organizations, KSKJ and AMLA, along with Dr. Žigon, to host the very first SloBowling tournament on Nov. 15, 2008. This was a complete success, with close to 90 members of these three organizations sharing in the fraternal spirit of the bowling afternoon. The plan is to continue this event into the future.

In tribute to Slovenia's recent presidency of the EU, SNPJ sponsored a unique Slovenian film series. Bro. Joe Valencic (5), who serves as Cleveland Federation president and is an authority on Slovenian cinema, introduced the selected films. "Six Decades of Slovenian Cinema" was presented in collaboration with Nerina Kočjančič of the Slovenian Film Fund; the Film Society of Lincoln Center; and Alenka Suhadolnik, Slovenian Consul General in New York. The Cleveland Institute of Art Cinematheque presented the films in August 2008.

FRATERNAL INDUSTRY

The Society continues to stay involved with the fraternal industry through affiliations and memberships in fraternal congresses on the national, state and local level. The opportunity to network with other fraternalists, exchange ideas and keep updated with the changes in the industry is important as our officers and board members continue to be involved.

SNPJ has once again been designated a "Member in Good Standing" by the National Fraternal Congress of America (NFC). We have consistently maintained this level of achievement which recognizes the Society for the highest standards of performance, both in fraternal programming and financial operation.

The first priority of the NFC is to protect and defend the fraternal benefit society tax exemption. As has been reported in recent years, this has become an ongoing battle. The new administration is a proponent of making the pay-go rules permanent, which mandate that any tax cuts or spending increases must be offset. This poses a continued challenge for fraternalists. However, the work that the NFC has done to make Congress aware of the fraternal exemption and that the benefits of the exemption are good policy and far outweigh the revenue that it would raise if eliminated help to meet this challenge.

The NFC annual meeting took place in Washington, D.C., this past September. The theme was "Focus on Fraternalism." Member-society representatives were assigned to groups for visits to congressional offices. The purpose of the visits was to meet with representatives or their staff to spread awareness about the benefit of fraternal organizations to their communities. Reports of officers and committees were received, and board selections were made. Speakers and workshops dealt with the economy, attracting newer generational members, web site and social networking tools, board governance, strategic planning, regulatory, and tax-exempt updates.

NFC President Joseph Annotti spoke about the importance of being willing to change. He indicated that regulators are looking at solvency, and that mergers and consolidations should be an option for societies.

The Pennsylvania Fraternal Congress annual meeting took place in October. Speakers covered topics including tax exemption, annual statement changes, fraternal and regulatory issues. Representatives from the Pennsylvania Insurance Department, including Insurance Commissioner Joel Ario, spoke to our delegates. He and department representatives covered topics involving the examination process, impairment issues, suitability and NAIC updates affecting the industry.

The executive officers continue to be active with the Fraternal Societies of Greater Pittsburgh (FSGP). We regularly attend the monthly luncheon meetings. National Treasurer Bro. Robert Lawrence completed his 2008 term as president of the FSGP, and National Secretary Sis. Karen Pintar continues to serve as secretary of the FSGP.

Bro. Lawrence, Sis. Pintar and Fraternal Director Bro. Richards also serve on the FSGP's "Kidz Bowling 4 Kidz" Planning Committee. This is a charitable event that benefits Children's Hospital and took place in November.

The Fraternal Societies of Greater Pittsburgh (FSGP) has named SNPJ National Secretary Karen A. Pintar Fraternalist of the Year for 2009. We are very proud and honored that Karen was selected as

she has contributed greatly to the fraternal benefit system for several years. Karen will be honored by the FSGP at its annual Fraternalist of the Year banquet Saturday, March 28, 2009.

CONCLUSION

I greatly appreciate the job that National Secretary Sis. Karen Pintar and National Treasurer Bro. Robert Lawrence do for the Society. Sis. Pintar does an excellent job overseeing the insurance administrative operation of the Home Office, along with the other duties of her office. Bro. Lawrence continues to provide his high quality expertise managing the Society's accounting, finance and investment functions. Both officers have invaluable experience and professional judgment, from which the SNPJ benefits.

Executive Assistant Sis. Martha Kalina is a great asset to me and the Society. Along with her administrative support, she handles the member awards, donations and scholarship program which come under the President's office. She also provides support to the Executive Committee and officers.

We appreciate the hard work and dedication of the Home Office management and staff. Everyone does a good job providing the attention and customer service that our membership and Lodges deserve. They have done well consistently adjusting to changes in systems and technology.

We greatly appreciate the support of our National Board in working together to provide for a strong and stable Society while promoting a positive atmosphere throughout. We will continue to work together for the benefit of our Society.

Fraternally,

JOSEPH C. EVANISH, FLMI
National President

National President's Report

President EVANISH highlights some points he made in his written report. He thanks the National Board for staying on over the weekend to attend the Fraternal Societies of Greater Pittsburgh Fraternalist of the Year Banquet honoring National Secretary Karen Pintar.

He reported that the Executive Committee, four members of the SNPJ Supervisory Committee and one Regional Vice President attended the NFCA Board Institute held Wednesday, March 25, and Thursday, March 26, in Pittsburgh. The institute provided a lot of relevant information for our board members and was well received.

He discussed member growth, the work of the Membership Committee, campaigners, the Recommender Program, marketing plan, new PPGAs, vertical sales plans and AM Best's downgrade primarily due to the effect of the global financial crisis on our investment portfolio. He also reported on cost-cutting measures at the SNPJ Home Office and the SNPJ Recreation Center.

Motion by Sis. PINTAR, second by Bro. R. CLIFFORD, to go into Executive Session. Motion approved.

When the board comes out of Executive Session, it was on a motion by Bro. ANDERSON, second by Sis. N. KOUTOULAKIS. Motion approved.

Discussion on the report by Bro. CVETAS and Sis. WOOD.

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

**National Secretary's Report
For the Period Ended Dec. 31, 2008**

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

The following report relates to the activities and business conducted through the office of the National Secretary for the period of July 1, 2008, through Dec. 31, 2008. Additional information is included in this report, where appropriate, concerning the entire year, Jan. 1, 2008, through Dec. 31, 2008.

OFFICE PERSONNEL

As of year-end 2008, we employ 19 full-time employees, including the Executive Committee, and three part-time employees. The part-time employees are our Slovenian Editor, a maintenance individual and one individual in insurance administration. During the summer months we employed an additional two part-time employees to assist with clerical duties, packaging and shipping of items to Lodges, scanning, and generally helping to cover areas for employee vacations.

Our managers and staff continue to provide quality and efficient service to our members and secretaries, and we commend them for doing a great job.

Our management and staff also continue to participate in seminars, webinars and classes to increase their job knowledge, skills and information essential to their various positions.

INSURANCE ADMINISTRATION

There are six full-time employees in the Insurance Administration area, including the office manager. We employ one part-time employee throughout the year to assist with the scanning of policies for permanent storage, clerical duties, and handling the duties of the mailroom.

The cross-training of all employees in this area is an ongoing process that is continually updated. Job procedures and processes for each position are completed and are stored in a database for easy access by employees and managers.

This area continues to be responsible for all aspects of insurance and annuity policy administration, including policy issue; policy loans; dividends; billing; collections; cash surrenders; death claims; matured endowments; non-forfeiture options; rate changes; face changes; beneficiary, address and name changes; medical claims; underwriting; commissions; recommenders; sales contest awards; privacy notices; policy imaging; filing; correspondence; policy service questions from members and secretaries; and a number of other processes that occur in the normal operations of an insurance company.

During this last six months the Insurance Administration area completed the testing for all new products under the 2001 CSO tables. They continue to test the validity of the information contained in the new environment prepared for the upgrading of the computer system to new software.

The National Secretary, Insurance Administration and Information Technology departments continue to meet biweekly to review any problem areas, ask questions, prioritize projects, and present updates on changes in insurance regulatory law and procedures. These meetings are beneficial to the staff and management to provide a forum for open communication and discussions that are relevant to the various positions represented.

INFORMATION TECHNOLOGY

The IT Department is staffed by IT Manager Terry Champ and one

assistant. They are responsible for all of the daily functions and processes of computer hardware and software within the Home Office and at the SNPJ Recreation Center.

Bro. Terry Champ continues to work with our insurance administration software provider to prepare for the computer software upgrade. He is also preparing and training through courses in JAVA, the language in which the new software is written.

Bro. Champ completed the illustration program necessary for our agents to provide prospective members with policy information. This new illustration software was sent out in December 2008.

Bro. Champ has also developed the programs necessary to provide our members with their direct bills through PDFs attached to e-mails. We began offering this service to our members at the end of 2008 in order to provide them with another billing option, as well as to save on the cost of printing the bills and the postage for mailing them. This is a new program, but so far we have 394 policies receiving electronic direct bills. Our plans are to also offer our members the option of receiving annual statements for interest-sensitive products, dividend receipts and privacy notices by electronic means. We continue to promote the opportunity to receive an e-mail notification that *PROSVETA* is on the web site, and we now have 452 members receiving this notification.

We will continue to search for ways that we can electronically send information to our members to affect cost savings.

2001 CSO FILINGS

Throughout the last six months of the year I have been working to prepare the filings in all states in which we are licensed for the requirements of the 2001 CSO tables. In most cases we had approvals by early December and actually began to sell these products on Dec. 1, 2008.

Each state has the right to ensure that policy forms, disclosure pages and insurance applications meet their own state requirements and regulations. As a result, it is most difficult to produce a policy form and/or application that meet the requirements of each and every state in which we are licensed. I made every attempt to compile as much information into each form as possible to meet each state's requirement. Unfortunately, this is just not possible with some states, and as a result we have a few with different insurance applications and a couple with slight changes to the policy form itself. Overall, however, I was very pleased with the minimum amount of additional wording and/or forms.

I worked closely with Bro. Champ and our Society actuary, Bro. Joseph Steimla, on this process, and I thank them both for their help and assistance. Bro. Steimla, in fact, filed the policy forms and applications in two of the states in which we are licensed as they required a special filing method.

We are still awaiting approval in a few of the states, but we expect that those will be received within the next month or so.

LODGES AND LODGE SECRETARIES

Mergers

As of Dec. 31, 2008, we have 119 Lodges. During the course of 2008 we processed 33 Lodge mergers and/or transfers. These mergers were done either by request of the Lodge or because the Lodges were unable to hold the required number of meetings for the year. In all cases, the members of both Lodges were notified of the merger and the information was published in *PROSVETA*.

I sincerely thank the members and officers of the merging and merged Lodges for the smooth transition of membership. In many of these cases, longtime officers were no longer able to handle the demands of the meetings and members were unable to attend. Many Lodges had an aging membership and our members were simply no longer able to do the things that they were once able to do.

For those Lodges that needed to merge, we made sure that they were merged with other Lodges that were active and involved. We hope that this will give our members the opportunity to once again participate in activities on both the local and national level. In all cases we attempted to merge a Lodge with one that was close in proximity to them. There were a few cases where this was not possible, such as in a couple of our western states and in the state of West Virginia.

Lodge and Secretary Awards

The Lodge and secretary awards for the period July 1, 2008, through Dec. 31, 2008, are as follows:

Lodge Awards.....	\$15,652.34
Secretary Awards.....	\$31,336.50
Total	\$46,988.84

The Lodge and secretary awards for the period Jan. 1, 2008, through Dec. 31, 2008 are:

Lodge Awards.....	\$31,063.81
Secretary Awards.....	\$61,089.46
Total	\$92,153.27

The Lodge awards represent 2½ percent of the renewal premium received for the Lodge, and the secretary awards represent five percent of the renewal premium received.

The total paid in 2008 for the \$1 per member program was:

Lodge Awards.....	\$30,368
Secretary Awards.....	\$15,184
Total	\$45,552

There were a total of 92 Lodges that qualified for this award by sending in all of their reports by the required deadlines.

The \$1 per member program was once again utilized in 2009 with reports due into my office by either March 1 or April 1, 2009, depending on the type of form. We once again attached the Lodge Meeting Verification and Certification Form to the Election of Officers Form to ensure that Lodges are holding regular meetings. The monies for this program will be paid in late April 2009 for those who qualify.

MEMBERSHIP

Active/Inactive Members

The active adult membership of our Society as of Dec. 31, 2008, was 33,107, while the youth membership was 4,288, for a total of 37,395.

Dec. 31, 2007	33,697	Adult
	4,474	Youth
	38,171	Total
June 30, 2008	33,347	Adult
	4,383	Youth
	37,730	Total
Dec. 31, 2008	33,107	Adult
	4,288	Youth
	37,395	Total

This is a decrease of 776 members for the year 2008. There are currently 1,090 inactive adult members and 30 inactive youth mem-

NATIONAL SECRETARY'S REPORT
CONTINUED FROM PREVIOUS PAGE

bers. These are the individuals who stopped paying premiums on their policies and exercised the non-forfeiture option of extended term insurance. They all hold valid term policies that will expire on varying future dates.

Membership Statistics

Members as of Jan. 1, 2008.....	38,171
Add:	
New members 2008.....	490
Reinstated.....	24
Total Increase.....	514
Decrease:	
Deaths.....	670
Cash Surrenders.....	307
Endowments matured.....	21
Expired.....	11
Cancelled.....	134
Lapsed.....	99
Extended Term.....	48
Total Decrease.....	1,290
Total Membership as of Dec. 31, 2008.....	37,395

INSURANCE IN FORCE**Life Insurance**

As of Dec. 31, 2008, we have 42,999 policies in force representing \$237,539,890 of life insurance in force. As of Dec. 31, 2007, we had 43,967 policies representing \$237,181,512 of life insurance in force.

Policies Dec. 31, 2007.....	43,967
Add:	
Issued and Paid.....	514
Reinstated.....	41
Total Increase.....	555
Less:	
Cancelled after issue.....	57
Expired.....	93
Matured.....	64
Lapsed.....	157
Surrendered.....	386
Death Claim.....	766
Total Decrease.....	1,523
Policies Dec. 31, 2008.....	42,999

Annuities

As of Dec. 31, 2008, we have 3,617 annuities with a fund balance of \$100,398,772. During the year we issued 162 annuities while one matured, 102 were surrendered and 145 were lost due to the death of the owner.

Accident & Health

As of Dec. 31, 2008, we have 9,102 Accident & Health policies representing a decline of 752 policies for the year. Of the 752 that were lost, 290 were lost due to death.

CLAIMS/WITHDRAWALS**Mortuary Claims**

During the year 2008, the Society lost a total of 670 members due to death, representing 766 policies and an insurance amount of \$1,320,228.

Cash Withdrawals

During the year 2008, the Society lost a total of 307 members due to cash withdrawals, representing 386 policies with a face amount of insurance of \$2,308,907.

Endowments

During the year 2008, the Society lost a total of 21 members due to the maturity of their endowment. The total face amount of matured endowments was \$76,100.

FRATERNAL ACTIVITIES AND NFCA**Slovene National Benefit Society (SNPJ)**

From the period of July 1, 2008, through Dec. 31, 2008, I have had the opportunity to attend a number of Lodge and Federation events, as well as some SNPJ fraternal events.

On July 6, 2008, I attended the Cleveland Federation picnic at the SNPJ Farm in Kirtland, Ohio. Present along with me at this event were the following National Board members: Supervisory Committee Chairwoman Phyllis Wood, Supervisory Committee member Lou Novak and Region 4 Vice President Dorothy Gorjup.

I was, of course, in attendance at the annual Slovenefest and Miss SNPJ Pageant held at the beautiful SNPJ Recreation Center. This year we had a wonderful turnout of young ladies to run for the various titles in the Miss SNPJ Pageant, and I commend and congratulate all of them on a job well done. Thank you to the Pageant Committee who did a wonderful job escorting and entertaining the young ladies throughout the weekend. Thanks as well to the SNPJ Recreation Center staff, and Brothers Jim Curl and Joe Cvetas for all the hard work they put into making Slovenefest a success.

As I happened to be at the Recreation Center on business, I had the opportunity to stop and say hello to the First Family Week participants who were enjoying their time at the Recreation Center.

The end of July brought Slovene Day at Kennywood, and once again this year our crew of me, Sis. Martha Kalina (106), Fraternal Director Bro. Kevin Richards (106), Office Manager Sis. Ruth Wright (6) and Sis. Marge Wasky (6) prepared the Slovenian hamburgers and cole slaw, and staffed the kitchen for this event. The weather cooperated, and we had a beautiful day and great Slovenian music by the Grkman family.

In August 2008 I had the pleasure, along with National Treasurer Bob Lawrence, of speaking at the 100th anniversary celebration of Herminie, Pa., Lodge 87 held at the Westmoreland County Federation picnic grounds. It was a beautiful day and a good crowd of people.

The week of Aug. 18, 2008, brought our beloved seniors to Senior Roundup at the SNPJ Recreation Center. On Wednesday, Aug. 20, Recreation Center Operations Manager Sis. Sue Krispinsky and I had the opportunity to escort this fun group to Debonne Vineyards for an afternoon of wine tasting and Slovenian music. The next evening I was privileged to be able to speak to this group about SNPJ at the annual cookout, for which the delicious food is prepared by Ivan Franjko and his lovely wife Theresa.

The end of August brought our SNPJ National Days to the Recreation Center, and I was on hand all weekend to participate in the National Balina Tournament, the couples banquet and the Sunday family picnic. We had great crowds, food and music.

The month of September brought our National Board meeting and a weekend of celebration for SNPJ Lodge 6. The Executive Committee and most of the National Board was able to be in attendance to celebrate the SNPJ Lodge 6 mortgage burning with a dance on Friday, Sept. 26, and then a banquet on Saturday, Sept. 27. On Saturday evening, each member of our Executive Committee was given the opportunity to speak on the meaning of this event to the Society. We congratulate SNPJ Lodge 6 on paying off a 30-year \$600,000 mortgage approximately six years early, and for the success that they have at their Lodge.

In October 2008 I participated in the SNPJ Eastern Bowling Tournament hosted by Lodge 6 in Sygan. They had a good turnout for the event, and good food and music all weekend. Also at Lodge 6 in December was the Youth Circle 36 Christmas party which Supervisory Committee member Bro. Vincent "Babe" Baselj, Region 2 Vice President Bro. Jim Curl and I attended.

Fraternal Societies of Greater Pittsburgh

The Fraternal Societies of Greater Pittsburgh continues to hold monthly luncheons, and I continue to serve as secretary of this organization.

We held our second annual Kidz Bowling 4 Kidz tournament in November 2008. The attendance was once again good, and approximately \$9,000 was raised for Children's Hospital of Pittsburgh. Bro. Lawrence, Bro. Kevin Richards and I continue to serve on this committee, and Sis. Ruth Wright assists us at the lanes. This is such a great way to show the youth of our Society what fraternalism is all about by raising money, along with the youth members from other fraternal in the area, to help their peers in the Children's Hospital Free Care Fund.

In December 2008, I was honored to have been selected as the Fraternal Societies of Greater Pittsburgh Fraternalist of the Year. I was truly overwhelmed by being chosen for this award. I thank the SNPJ for giving me the opportunity to participate in the fraternal benefit system and for teaching me from my early childhood on the benefits of fraternalism.

Pennsylvania Fraternal Congress (PFC)

On Oct. 20-21, 2008, the Pennsylvania Fraternal Congress meeting was held in Hershey, Pa., and our Executive Committee and Region 1 Vice President Bro. Ed Kuzma were able to be in attendance. We heard a variety of speakers on topics such as "Changes to the Annual Statement," "Sales Tax Exemption for Fraternalists," "Fraternal Issues" and "What is a Fraternal Agent?" The most valuable part of the program was a series of presentations by the Pennsylvania Insurance Department. In attendance from the department were Insurance Commissioner Joel Ario, Deputy Insurance Commissioner Stephen Johnson, Director of the Bureau of Financial Examinations David DeBiondo, and Director of the Bureau of Enforcement Dennis Shoop. The presentations given by the Insurance Department are always educational and informative for officers of fraternal benefit societies.

National Fraternal Congress of America

The Executive Committee was in attendance at the NFCA annual meeting held this year in Washington, D.C.

There were a variety of interesting topics presented at a number of workshops held throughout the event. Generally, each of our committee attends a different workshop so that we can share the information gathered and get the most from the meeting as possible. This year there were workshops on Quantifying Fraternal Outcomes, Board Breadth, Affinity Programs, Social Media, and Bridging the Gap In Distribution. There were also some main platform speakers who discussed the global economic situation and political climate.

CONVENTION 2010

The Executive Committee traveled to the Cleveland area on two occasions in the last six months of the year to visit four of the five possible convention sites chosen by the Cleveland Federation Convention Committee.

In September, we chose the Quail Hollow Resort in Painesville, Ohio, as the site of the 2010 Convention.

At the September meeting of the SNPJ National Board, the board agreed to hold the convention on the dates of Aug. 15, 16 and 17, 2010. The board determined that delegates will arrive on Sunday, Aug. 15, and depart on Wednesday, Aug. 18, with room accommodations for Sunday, Monday and Tuesday nights.

A welcome reception will be held for delegates on Sunday, Aug. 15, at Quail Hollow, and the Cleveland Federation is holding an event at the SNPJ Farm in Kirtland, Ohio, for delegates on Tuesday, Aug. 17, 2010. At this point, no plans have been finalized for Monday evening.

CONCLUSION

As always, I extend my heartfelt thanks to the Home Office staff and managers for the great job that they do for our members, secretaries and agents. They are a dedicated group of individuals who are hard workers and always willing to pitch-in and help with the workload.

A special thanks to Executive Assistant Sis. Martha Kalina, an exemplary employee and a great source of help and support to our Executive Committee. I also thank Sis. Ruth Wright and Bro. Terry Champ for all of the assistance, support and help that they provide to me as well as to the staff of the Home Office. We are fortunate to have such dedicated employees as these at our office.

Thanks to fellow Executive Committee members Brothers Joe Evanish and Bob Lawrence for their dedication to their jobs and for their assistance and support they are always so willing to offer.

I continue to look forward to working with our National Board, a dedicated group of fraternalists, to find new ways and means to attract membership, assist our fraternal to grow, and serve our membership.

Best wishes to all of you for a safe trip to Imperial, Pa., for our semi-annual meeting of the SNPJ National Board.

Respectfully submitted,

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

ATTACHMENT "A"**Business In Force**

Lodge	Certificates	Ins. In Force	Lodge	Certificates	Ins. In Force
6	2,313	\$22,522,262	87	1,109	\$4,749,869
138	2,378	15,257,141	776	572	4,506,932
106	1,137	12,651,709	643	636	4,363,226
158	1,657	11,986,385	274	561	3,995,774
715	1,126	11,612,202	782	245	3,522,073
89	631	6,235,067	559	764	3,431,773
576	776	5,437,531	225	751	3,247,851

Lodge	Certificates	Ins. In Force	Lodge	Certificates	Ins. In Force
254	876	\$3,113,074	53	518	\$2,489,892
786	135	2,968,294	723	482	2,485,654
721	508	2,942,201	142	639	2,370,430
A02	1,129	2,836,098	8	631	2,366,330
518	405	2,823,746	729	585	2,211,806
153	446	2,727,805	41	448	2,159,915
749	581	2,727,769	257	424	2,157,380
33	401	2,719,025	665	275	2,136,725
584	825	2,591,896	564	564	2,017,541
A01	897	2,522,032	2	737	2,004,927
781	180	2,521,990	268	637	2,003,703
			Total	26,979	\$168,418,028

ATTACHMENT "B"**ACCIDENT & HEALTH****Detail Premium Report for the six months ending Dec. 31, 2008****\$1 Fund**

Before '55.....	\$3,355
After '55.....	\$6,443
Total \$1 Fund.....	\$9,798

\$2 Fund

Before '55.....	\$225
After '55.....	\$2,018
Total \$2 Fund.....	\$2,243

Hospital & Recuperation

Hospital & Recuperation.....	\$993
Hospital Indemnity.....	\$187
Total Hospital & Recuperation.....	\$1,179

Disability

A Before '55.....	\$1,164
A After '55.....	\$2,116
B.....	\$7,322
Total Disability.....	\$10,603

Total Accident & Health Premium Received..... *\$23,821

*Totals may not add due to rounding.

ATTACHMENT "C"**ACCIDENT & HEALTH****Detail Benefits Paid for the six months ending Dec. 31, 2008****\$1 Fund**

Before '55.....	\$9,123
After '55.....	\$4,818
Total \$1 Fund.....	\$13,941

\$2 Fund

Before '55.....	\$310
After '55.....	\$2,586
Total \$2 Fund.....	\$2,896

Hospital & Recuperation

Hospital & Recuperation.....	\$86
Hospital Indemnity.....	\$0
Total Hospital & Recuperation.....	\$86

Disability

Total Disability.....	\$18,040
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Total Accident & Health Benefits Paid..... *\$34,962

*Totals may not add due to rounding.

ATTACHMENT "D"**ACCIDENT & HEALTH****Detail Premium Report for the year ending Dec. 31, 2008****\$1 Fund**

Before '55.....	\$5,914
After '55.....	\$13,192
Total \$1 Fund.....	\$19,106

\$2 Fund

Before '55.....	\$451
After '55.....	\$4,686
Total \$2 Fund.....	\$5,137

Hospital & Recuperation

Hospital & Recuperation.....	\$2,674
Hospital Indemnity.....	\$509
Total Hospital & Recuperation.....	\$3,182

Disability

A Before '55.....	\$2,061
A After '55.....	\$4,258
B.....	\$14,719
Total Disability.....	\$21,038

Total Accident & Health Premium Received..... *\$48,462

*Totals may not add due to rounding.

ATTACHMENT "E"**ACCIDENT & HEALTH****Detail Benefits Paid for the year ending Dec. 31, 2008****\$1 Fund**

Before '55.....	\$18,802
After '55.....	\$10,511
Total \$1 Fund.....	\$29,313

\$2 Fund

Before '55.....	\$888
After '55.....	\$5,542
Total \$2 Fund.....	\$6,430

Hospital & Recuperation

Hospital & Recuperation.....	\$86
Hospital Indemnity.....	\$0
Total Hospital & Recuperation.....	\$86

Disability

Total Disability.....	\$34,148
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Total Accident & Health Benefits Paid..... *\$69,976

*Totals may not add due to rounding.

National Secretary's Report

Sis. PINTAR highlights some areas of her report regarding the plan filings that she has done in the states in which we are licensed. She reported that Illinois has approximately a 1½ year delay in approving new form filings; however, they allow you to use the old policy forms with changes to allow for the new CSO interest rates and premiums. Reported on mergers and updated the National Board on the 2010 convention plans.

NATIONAL BOARD MINUTES
CONTINUED FROM PREVIOUS PAGE

Discussion on the report by Bro. CVETAS and Sis. D. GORJUP.
Motion to approve the report by Bro. CLIFFORD, second by Sis. RIGLER. Motion approved.

National Treasurer's Report
March 2009

Fraternal greetings, Brothers and Sisters. This is the report of the National Treasurer for the period July 1 through Dec. 31, 2008. Following this report are investment transactions for the period and the comparative Financial Statements for 2008.

A year ago feels like 10 years ago after what the United States and global economies have experienced since August 2008. Home values have plunged, markets have plunged, foreclosures have skyrocketed, unemployment continues to increase and companies that have long been the stalwarts of the markets are now gone or begging for federal help to survive. To say that 2008 was a very volatile time in the global markets is an understatement. Personal accounts and company balance sheets have shown the signs of an economic tsunami that has been unavoidable.

These are challenging times for everyone, and our Society is no different. While some businesses have collapsed or been given funds to continue operations, our Society continues to operate, as we always have, with conservatism and with a look to the future. Our portfolio has not been immune from the losses that have been seen globally; however, we continue to show profits from operations and are addressing the challenges that have been presented to all businesses.

At year-end 2008, assets remained the same as from a year ago at \$156,683,813. A look at the asset portfolio shows fixed income securities (bonds) totaling \$141,666,723, representing 91.4 percent of the Society's total invested assets. The Society only invests in fixed income securities with high-quality investment ratings. Amounts invested in preferred stocks total \$7,264,578, of which only \$210,000 is invested in perpetual preferred stocks. The remaining amount of preferred stock is invested in trust preferred (hybrid) securities. The Society's common stock holdings, in the amount of \$314,506, are made up of mutual funds and comprise only 0.2 percent of the portfolio. The Society's real estate holdings, which include the Home Office and the SNPJ Recreation Center, total \$3,147,143 and represent 2.0 percent of invested assets. Mortgages, certificate loans, other assets and cash make up the remaining 1.7 percent of invested assets of the Society.

Net income from operations before refunds and before realized capital gains and losses was a gain of \$470,889 in 2008. Gross income for the year increased \$3,285,278 from 2007. The increase in gross income was due to an increase in annuity considerations. Annuity considerations totaled \$8,681,756, a \$3,152,086 increase from considerations in 2007. Life premiums increased four percent over 2007, totaling \$1,495,758. Net investment income increased one percent, to \$8,438,489.

Overall benefit claims increased in 2008 from 2007. However, the increase was due to payments made on annuity claims, which increased \$1,783,987 over 2007. Annuity payments increased 22 percent in 2008 due to a 43 percent increase in annuity death claim payments. Life insurance benefit claims from death, matured endowments and cash surrenders decreased 10 percent from claims incurred in 2007. General and fraternal expenses continued to decrease, as they did the prior year, with expenses decreasing two percent compared to 2007. Net income from operations after refunds and before realized capital gains and losses was a gain of \$334,487.

Due to the issues in the markets, several securities were sold at distressed prices to avoid further deterioration in their value, while several other securities were written down as impaired assets, and one mortgage was written down to recovery value. The realized losses on these securities and mortgage totaled \$4,049,604 in 2008. This had a negative impact on surplus, which decreased \$2,983,657 for the year. However, the life and annuity reserves as of Dec. 31, 2008, exceed the statutory reserves required by the Pennsylvania Insurance Department. Additional reserves, including the Interest Maintenance Reserve (\$1,556,890) and Asset Valuation Reserve (\$257,628), are set up to provide added protection to our members.

While the turbulence in the economy continues to threaten consumer confidence, our members can remain confident that our Society continues to be financially stable and provides security for the future.

Respectfully submitted,

ROBERT J. LAWRENCE
National Treasurer

The following investments were purchased from July 1 through Dec. 31, 2008:

BONDS AND OTHER INVESTMENTS:

Name & Description	Coupon Rate	Par Value	Cost	Purchase Date	Due Date
Heineken	6.340	\$700,000	\$700,000	7/10/08	8/14/18
Rogers Communications	6.800	300,000	300,466	8/5/08	8/15/18
Spectra Energy Capital	5.900	500,000	499,175	9/3/08	9/15/13
Caterpillar Fin Serv Crp	7.050	500,000	498,365	9/23/08	10/11/18
American Honda Finance	7.625	500,000	500,000	9/25/08	10/11/18
General Electric Cap Corp	5.625	1,000,000	908,150	10/1/08	5/1/18
LBUBS 2002-C1 A4	6.462	1,000,000	958,711	10/14/08	3/15/31
Noble Drilling Corp	7.375	300,000	299,085	11/18/08	3/15/14
American Funds - Growth Fund of Am		3 Shares	57	12/22/08	
Mortgages Granted		49,631	49,631		
Total new purchases 7-1-08 through 12-31-08		\$4,849,631	\$4,713,640		

The following investments were disposed of from July 1 through Dec. 31, 2008:

BONDS AND OTHER INVESTMENTS:

Name & Description	Coupon Rate	Par Value	Consideration	Book Value	Date Paid
MCFI 1998-MC3 E	7.163	\$500,000	\$500,000	\$500,000	8/18/08
LaSalle Bank NA Zero Coupon	0.000	100,000	40,958	40,810	9/5/08
Constellation Energy	4.550	500,000	431,310	498,593	9/16/08
Washington Mutual	5.650	1,000,000	235,000	997,069	9/25/08
National City Bank	4.250	1,000,000	310,000	930,555	10/2/08
Radian Group Inc	5.625	750,000	300,000	757,349	10/2/08
Old Dominion Elec	5.676	11,459	11,459	11,459	12/1/08
CWALT 2007-18CB M	6.000	299,104	15,998	278,531	12/25/08
Nationslink Funding Corp	7.100	1,000,000	1,000,000	1,000,000	12/20/08
Residential Mortgage-Backed Securities	Various	259,865	259,865	259,865	2008
Commercial Mortgage-Backed Securities	Various	237,092	237,092	237,092	2008
Gov't Agency Principal Paydowns	Various	115,850	115,850	115,850	2008
Mortgage Payments	Various	49,151	49,151	49,151	2008
Total Disposed of 7-1-08 through 12-31-08		\$5,822,521	\$3,506,683	\$5,676,324	

SEE FINANCIAL SUMMARIES
ON PAGE 9

National Treasurer's Report

Bro. R. LAWRENCE reviewed the 2008 financial statements. Discussed the gain from operations and the realized losses from the bond portfolio. Discussed the accounting effects from realized losses on the Interest Maintenance Reserve and Asset Valuation Reserve.

Discussion on the report by Bro. CVETAS.

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

The board takes a 10-minute recess from 10:25 a.m. to 10:35 a.m.

Upon returning, the Chair recognizes Sis. WOOD, Supervisory Committee Chair, to introduce Leo Hannah from Horovitz, Rudoy & Roteman, the Society auditors.

Mr. Hannah congratulates the SNPJ on the upcoming 105th anniversary of the Society. He reviewed with the board the auditor's responsibilities under the Generally Accepted Auditing Standards and stated that they have rendered a clean unqualified opinion. They found no deficiencies or issues with internal controls. He stated that the admitted assets remained flat, which was good in this economy, and that we had a profit from operations before realized gains and losses. He also updated the board on the revised Form 990 that now has more "Best Practices" types of questions.

The National Board thanks Leo Hannah for his time and report.

Finance Committee Report
July 1 through Dec. 31, 2008

Fraternal greetings and welcome to the semiannual National Board meeting, Brothers and Sisters of the Slovene National Benefit Society.

The Finance Committee continues to follow the Rules of Procedure approved by this board to promote an efficient investment and monitoring of our Society's funds. Our bond maturity distribution at Dec. 31, 2008, compared to Dec. 31, 2007, was as follows, along with a listing of the SNPJ portfolio by investment category:

	Dec. 31, 2008		Dec. 31, 2007	
Less than 1 Year.....	\$12,451,581	8.8%	\$5,371,054	3.8%
1 to 10 years.....	106,219,777	75.0%	98,043,207	69.3%
11 to 20 years.....	20,352,101	14.4%	33,341,257	23.6%
Over 20 years.....	2,643,264	1.9%	4,801,338	3.4%
Total.....	\$141,666,723	100.0%	\$141,556,856	100.0%

	Market	Statement	Percent of Total	Yield
US Government Agency	\$25,785,116	\$25,131,931	16.218%	5.410%
Special Revenue	1,396,980	1,469,742	0.948%	6.120%
Public Utilities	7,021,299	7,174,468	4.630%	6.150%
Corporate Bonds	64,608,707	70,483,549	45.483%	6.510%
CMO/CMS	28,735,760	37,407,032	24.139%	5.710%
Total Bonds	127,547,862	141,666,722	91.417%	6.081%

	Market	Statement	Percent of Total	Yield
Preferred Stock	5,008,913	7,264,578	4.688%	7.440%
Common Stock	314,506	314,506	0.203%	1.500%
Other Assets	141,945	166,104	0.107%	6.722%
Mortgages	399,596	399,596	0.258%	4.913%
Real Estate	3,147,143	3,147,143	2.031%	2.800%
Cash & Cert. Loans	2,008,326	2,008,326	1.296%	3.000%
Total Invested Assets	\$138,568,291	\$154,966,975	100.00%	5.970%

History of bond ratings by NAIC Classification from 2004 to 2008

By Amount:	12/31/04	12/31/05	12/31/06	12/31/07	12/31/08
NAIC Class					
EXEMPT	\$18,125,490	\$24,509,278	\$24,084,944	\$25,208,139	\$25,131,932
1	76,978,820	83,335,251	84,383,404	86,508,198	87,098,718
2	31,333,621	29,354,681	24,827,458	26,394,946	26,218,093
3	2,424,287	1,827,178	1,581,681	2,307,067	2,312,968
4	582,600	505,982	252,790	252,573	0
5	518,306	0	883,034	885,932	470,362
6	0	0	0	0	434,650
Total	\$129,963,124	\$139,532,370	\$136,013,311	\$141,556,855	\$141,666,723

By Percentage:	13.95%	17.57%	17.71%	17.81%	17.74%
EXEMPT	59.23%	59.72%	62.04%	61.11%	61.48%
1	24.11%	21.04%	18.25%	18.65%	18.51%
2	1.87%	1.31%	1.16%	1.63%	1.63%
3	0.45%	0.36%	0.19%	0.18%	0.00%
4	0.40%	0.00%	0.65%	0.63%	0.33%
5	0.00%	0.00%	0.00%	0.00%	0.31%
6	100.00%	100.00%	100.00%	100.00%	100.00%
Non-Investment Grade	\$3,525,193	\$2,333,160	\$2,717,505	\$3,445,572	\$3,217,980
% Non-Investment Grade	2.71%	1.67%	2.00%	2.43%	2.27%
% Below NAIC1	26.82%	22.71%	20.25%	21.08%	20.78%

Portfolio Risk Analysis:	Avg. Life	Duration	Avg. Rating	Book Yield
Date				
Dec. '04	10.00	6.72	A	6.46
Dec. '05	9.30	6.30	A+	6.14
Dec. '06	8.70	5.98	A+	6.14
Dec. '07	8.50	5.89	A+	6.07
Dec. '08	7.38	5.24	A+	6.12

Market Review

2008 was one of the worst years for many asset classes as investors everywhere were hit by extreme volatility and significant price declines. Although investors were expecting the housing market to remain weak, what they didn't expect was how inter-related financial markets were and the speed at which the markets, and then the economy, collapsed during the second half of the year. Every asset class, from high-quality fixed-income to equities to commodities, experienced the impact of de-leveraging. The collapse of large financial institutions during the third quarter resulted in a "crisis of confidence" and a freezing-up of the credit markets. The only asset class to be spared was U.S. Treasuries as the flight to quality that ensued pushed Treasury prices higher and their corresponding yields to record lows. The Fed and Treasury took unprecedented actions in an attempt to unfreeze the capital markets, but it has become obvious that there is no silver bullet solution to the crisis. So far these government programs have not spurred an increase in risk taking, and "fear" continues to be the dominant investor emotion.

The U.S. consumer experienced a significant destruction of wealth during 2008 due to falling equity and home values. Add to this the almost non-existence of available credit, and it's no surprise that economic conditions deteriorated throughout the year and are expected to get worse in 2009.

Portfolio Review

As of Dec. 31, 2008, the SNPJ fixed income portfolio had a book and market value of \$150.2 million and \$133.8 million respectively. Total market value declined by \$12.9 million over the six-month period while book value fell by \$3.3 million. The decline in market value was largely due to falling bond values as yield spreads widened, while book value was impacted by impairment write-downs. During the second half of 2008 we purchased \$4.1 million in new securities with \$1.2 million in sales. The purchases had an average life of 7.5 years with a corresponding duration of 5.5 and an average credit quality of A+. The average yield on the purchases was 7.27 percent. We participated in the new issue corporate sector to take advantage of yield concessions to add high-quality, defensive names to the portfolio. We also added to high-quality CMBS that were backed by a combination of seasoned commercial loans and U.S. Treasury securities. The \$1.2 million in sales were primarily the result of reducing credit risk as we sold Washington Mutual, National City Bank, Radian Group and a residential MBS that was experiencing increasing delinquencies. The sales resulted in a net realized loss of \$2.16 million.

Overall risk measures on the fixed income portfolio remained relatively unchanged over the second half of the 2008 period. Average credit quality remained at A+, while duration, which measures interest rate sensitivity, declined marginally from 5.76 to 5.24. The portfolio continues to have minimal call risk resulting in a high degree of cash flow certainty. The portfolio's book yield increased 7 basis points to 6.12 percent. Asset allocations remained fairly constant with corporate securities representing the largest exposure at 54 percent of total market value. Mortgage-backed securities, the majority of which are agency-backed, represent the second largest exposure at 26 percent.

Looking Forward

The credit markets showed some signs of improvement during the first month of 2009, although February saw a return of investor nervousness and a flight to quality. The financial crisis has severely damaged the economy, which will be slow for some time, resulting in rising unemployment. Job losses should put further stress on the consumer, which will lead to an increase in consumer receivable defaults. Given the economic slowdown, we expect corporate defaults to increase with recovery values declining. Excess home inventory will continue to put pressure on home prices, resulting in further home price declines. Given the uncertain economic environment, we remain defensive when taking corporate and non-agency MBS risk. We are avoiding cyclical corporate credits and participating only in defensive, stable credits that offer compelling value versus existing issues. Although the government has taken significant steps to shore up the banking sector, there is too much volatility in this sector and we are not adding to our position at this time. In the Non-Agency MBS sector, we are concerned that rising unemployment will lead to rising mortgage delinquencies and defaults, and have limited new purchases to Agency MBS. GNMA guaranteed multifamily housing offers an attractive yield versus Treasuries with stability. The market is expecting an increase in taxable municipal bond issuance stemming from the recently announced fiscal stimulus package, and we will look to take advantage of adding high-quality issues as a means to diversify away from corporate credit risk.

Attached is a record of transactions for the period of July 1, 2008, to Dec. 31, 2008.

SNPJ Finance Committee

JOSEPH P. CVETAS, Chairman
JOSEPH C. EVANISH, Committee Member
KEN ANDERSON, Committee member
ROGER CLIFFORD, Committee Member
ROBERT J. LAWRENCE, Committee Member

The following is a record of the transactions for the second half of 2008:

PURCHASES:

Coupon Cost	Due Name & Description	Yield	Rate	Date
\$700,000	Heineken	6.340%	6.340%	8/14/2018
300,466	Rogers Communications	6.778	6.800	8/15/2018
499,175	Spectra Energy Capital	5.938	5.900	9/15/2013
498,365	Caterpillar Fin Serv Crp	7.096	7.050	10/1/2018
500,000	American Honda Finance	7.625	7.625	10/1/2018
908,150	General Electric Cap Corp	8.416	5.625	5/1/2018
958,711	LBUBS 2002-C1 A4	8.135	6.462	3/15/2031
299,085	Noble Drilling Corp	7.445	7.375	3/15/2014
57	American Funds - Growth Fund of Am			
4,664,009	Total Securities Purchased			
49,631	New Mortgages Granted			
\$4,713,640	Total Purchases			

REDEMPTIONS:

Consid.	Name & Description	Profit/(Loss)	Coupon Rate	Date Paid
\$500,000	MCFI 1998-MC3 E		7.163	8/18/2008
40,958	LaSalle Bank NA Zero Coupon	148	0.000	9/5/2008
431,310	Constellation Energy	(67,283)	4.550	9/16/2008
235,000	Washington Mutual	(762,069)	5.650	9/25/2008
310,000	National City Bank	(620,555)	4.250	10/2/2008
300,000	Radian Group Inc	(457,349)	5.625	10/2/2008
11,459	Old Dominion Elec		5.676	12/1/2008
15,998	CWALT 2007-18CB M	(262,533)	6.000	12/25/2008
1,000,000	Nationslink Funding Corp		7.100	12/20/2008
259,865	Residential Mortgage-Backed Securities		Various	2008
237,092	Commercial Mortgage-Backed Securities		Various	2008
115,850	Gov't Agency Principal Paydowns		Various	2008
3,457,532	Total Securities Redeemed			
49,151	Principal Payments on Mortgages			
\$3,506,683	Total Redemptions	(\$2,169,641)		
\$4,713,640	Total Purchases			
3,506,683	Total Redemptions			
\$1,206,957	Money generated by interest, dividends, assessments and annuities			

Finance Committee Report

Finance Committee Chairman Bro. CVETAS introduces Marco Bravo from Asset Allocation

NATIONAL BOARD REPORTS
CONTINUED FROM PREVIOUS PAGE**SNPJ Supervisory Committee Report
July-December 2008**

The Supervisory Committee met March 23-26, 2009, for their semi-annual meeting. Due to a personal and long-standing scheduled commitment, Chairperson Phyllis Wood was absent Monday, March 23. Tony Volpe was unable to attend the Supervisory Committee meeting due to work. In Sis. Wood's absence, Bro. Stan Repos served as the interim chairman for the Monday afternoon session. Routine documentation reviews, and interviews with the Executive Committee and selected management staff were the sources of our semiannual review.

NFCA Governance Seminar March 25-26, 2009

Along with the Executive Committee, the Supervisory Committee was invited to attend an NFCA-sponsored Governance Institute Seminar held in the Pittsburgh area during their regularly scheduled meeting dates. The conference was included in the agenda of the Supervisory Committee and the semiannual business portion of the meeting was limited to 1½ days. The Supervisory Committee extends its thanks to the Executive Committee for inviting our participation in the seminar. Our understanding of our board governance roles and responsibilities has greatly expanded, and we strongly recommend that similar education be provided to all current board members and that an orientation is established for the new National Board each four years to include the same information.

SNPJ Annual Audit

Leo Hannah from the auditing firm of Horovitz, Rudy & Roteman presented the findings from the audit to the Supervisory Committee, and it was found that there are no material weaknesses in the financial statements and processes of the organization. There were two very minor data entry errors identified during the audit and two additional areas that the auditors suggested monitoring, one being future funding of the pension plan and the second being the ongoing deficit of the SNPJ Recreation Center. As this is the second year that the auditor has expressed concern for the future funding status of the pension plan, the Supervisory Committee recommends to the National Board that they approve a process and the associated costs of exploring the future expenses associated with the current pension plan and alternative retirement plan options. This project will be undertaken by the Supervisory Committee in collaboration with the Executive Committee, utilizing appropriate resources to gain knowledge of the options available and their potential financial impact to the Society.

The SNPJ Recreation Center Committee and staff have already begun to explore cost reduction strategies and have actually implemented some of these strategies. Additional opportunities to reduce costs will begin once a new director has been hired. It is further acknowledged that the SNPJ Recreation Center has begun implementation of several strategies that fall into the "Green Plan" and have reduced costs.

The auditor also commended the SNPJ's ability to keep operating costs essentially stable as compared to the previous year. This was due to the Home Office staff and management's identification and implementation of cost reduction strategies throughout the year. We commend the Home Office and Recreation Center staff and managers for their efforts to keep costs down.

The Supervisory Committee is very satisfied with the outcome of the annual audit.

SNPJ Recreation Center Audit

National Treasurer Robert Lawrence has identified two auditing firms in the New Castle, Pa., area that are interested in conducting a procedure audit at the SNPJ Recreation Center. The Supervisory Committee will be preparing a Request for Proposal and interviewing the firms in late spring 2009. A selection will be made and the audit will be conducted during the summer. It is anticipated that there will be a report at the next National Board meeting.

Routine Oversight Report Reviews

The following were reviewed for the period July to December 2008 and found to meet the committee's expectations:

- Receipts
- Randomly selected checks over \$20,000 requiring three signatures
- Newly appointed agent files
- Insurance "stop" reports for fraternal agents

National Board Member Lodge Meeting Attendance Report

The Supervisory Committee reviewed the reports provided by Lodges indicating the number of Lodge meetings each National Board member attended in 2008. It was found that all National Board members met their Lodge meeting attendance requirement.

Executive Committee

The Supervisory Committee met with the executives as a group to discuss topics applicable to the Executive Committee. All questions were answered, and the only topic of concern was the lack of information provided to the Supervisory Committee as previously requested at the last National Board meeting specific to the exploration of options for retirement planning. As previously stated in this report, a plan is proposed to the National Board to gather information.

Individual Executive Meetings

Highlights of the executives' board reports were reviewed with all questions answered adequately.

President Evanish provided the committee with the requested follow-up items from the last National Board meeting to include Code of Conduct for Miss SNPJ contestants and Miss SNPJ, and a policy for background checks for summer counselors. Of concern was the Marketing Plan provided to the committee. The Marketing Plan was not as robust or creative as anticipated, and suggestions were made for additional work to include goals, objectives and outcome measures that would indicate the success of the plan elements. The Supervisory Committee acknowledged that the financial climate in the United States at this time is an additional contributing factor to the lack of new members, and perhaps there needs to be a focus on retention of current members and to the vertical marketing strategies. Once again, the committee recommends that potential candidates for fraternal agents be identified and pursued as this is where most of our sales originate. Since the last National Board meeting, five new agents were appointed, all of which were PPGAs (commercial agents).

Discussion with National Secretary Karen Pintar resulted in adequate answers to questions asked by the Supervisory Committee members. Sis. Pintar reported that she has sent 16 follow-up letters and forms to Lodge secretaries who had not submitted their annual reports indicating Lodge meetings held in 2008. She received two in the mail since her most recent mailing. If Sis. Pintar does not receive the reports of meetings held, she will be initiating the first steps of the Lodge merger process by contacting the Lodge secretary who did not submit the report indicating that the Lodge held its required

four meetings as per Pennsylvania State Insurance regulation.

National Treasurer Robert Lawrence reviewed the financial statements with the Supervisory Committee. A discussion of the market influences, resulting impact on surplus and the plan to rebuild the surplus back to its original amount was held, and all questions were answered to the satisfaction of the committee.

Complaints/Grievances

During this period, there were no complaints or grievances received by the Supervisory Committee.

The Supervisory Committee would like to thank the Executive Committee, management staff and the SNPJ Home Office staff for their assistance in obtaining requested documents for our review. Their efficiency allowed us to complete our work and written report in an abbreviated time frame.

Fraternally,

SNPJ Supervisory Committee

PHYLLIS WOOD, Chairperson
VINCENT BASELJ
LOUIS NOVAK
STAN REPOS

Supervisory Committee Report

Supervisory Committee Chairwoman Sis. WOOD reads the report of the Supervisory Committee.

Discussion on the report by Bro. CVETAS, Sis. PINTAR, and Brothers EVANISH, LAWRENCE and V. BASELJ. Discussion on pension plan options relating to costs involved by Bro. EVANISH and Sis. PINTAR.

Motion to accept the report by Bro. KUZMA, second by Bro. CVETAS. Motion approved.

**Scholarship Committee Report
March 2009**

The following report covers the period of July 1, 2008, through Dec. 31, 2008. Payment for the second installment of the 2007-2008 academic year included 60 awards. This group encompassed 48 academic, nine regular and three Joseph C. Umeck Jr. Activity scholarships.

Listed below are the names of the students who received awards during the last six months of 2008:

Name	Lodge	Name	Lodge
Megan Sinan	6	James Bacher	158
Matthew Sinclair	6	Matthew Kocin	158
Robert O'Palka	33	Kevin Murphy	158
Kristina Watson	34	Lindsay Vlah	158
Marija Watson	34	Jennifer Provenza	216
Jacqueline Denning	41	Julie Amershek	225
Brandon Blake	87	Megan Reynolds	225
Megan Matich	87	Allyson Strittmatter	274
Windy Matich	87	Jonathan Yuhas	274
Leah Comis	89	Michael Yuhas	274
Alysse Kelly	89	Andrew Loudon	358
Lauren Kelly	89	Sara Rak	559
George C. Miller Jr.	89	Joseph Wysopal	559
Eugene Raggi	89	Kristin Rotar	576
John Bandi	138	Stephanie Rotar	576
Jason Banish	138	Craig Young	576
Brian Blunkosky	138	Jacob Young	576
Kristen Cushman	138	Brittney Zemko	643
Julianne Eckert	138	Meg Schnuell	677
Cara Fatigati	138	Lauren Demshar	686
Shannon Fetcko	138	Holly Clouse	715
Anna Hofrichter	138	Kevin Kapraly	715
Katherine Hofrichter	138	David O'Connor	715
Michelle McIntyre	138	Maureen O'Connor	715
Hayley Miller	138	William Prince	719
Ashley Paul	138	Victoria Kamicker	721
Douglas Rheam	138	Ryan Chadwick	729
Adam Shephard	138	Cassandra Smolcic	729
Jennifer Straw	138	Amy Pezzuolo	770
Matthew Skrajner	142	Erik Lundgren	786

Scholarship Fund Financial Report:

Year	Donations	Awards
1960-1969	\$28,448.35	\$50,686.81
1970-1979	46,999.74	96,111.00
1980-1989	319,587.04	605,650.00
1990-1999	276,177.97	579,500.00
2000-Present	187,143.68	403,350.00
Totals	\$858,356.78	\$1,735,297.81
Total 2008 Donations		\$21,075.12
Total 2008 Awards		\$50,600.00

We continue to receive donations from our members as honors and memorials to their loved ones. During the last six-month period of 2008, we received six significant contributions. Those contributions included \$1,025 from the former SNPJ Lodge 128, Brewster, Ohio; \$1,000 from the former SNPJ Lodge 63, Rillton, Pa.; \$871.39 from the former SNPJ Lodge 425, Elm Grove, W.Va.; \$600 from the California Federation of SNPJ Lodges; \$500 from SNPJ Lodge 289, Tire Hill, Pa.; and \$500 from Slovensko Izobrazevalno Društvo – "Vihar," Krays, Pa.

For all contributions and the generous donations mentioned, we are most appreciative. We extend our sincere thanks to all who contributed to this most worthy cause which benefits so many of our young adults.

Respectfully submitted,

SNPJ Scholarship Committee

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

Scholarship Committee Report

President EVANISH presents the report of the Scholarship Committee. Motion to approve the report by Bro. CVETAS, second by Bro. KUZMA. Motion approved.

**SNPJ Heritage Center Committee Report
2008**

At the beginning of the 2008 season the Tour Guide system was installed at the Heritage Center. Very positive reviews were received by those using the system. In the future it will help our youth members, as well as adults, to understand the contents of our museum and library. The system allows us to update as the occasion arises.

During the 2008 season the Heritage Center Committee began to collect recipes for their own cookbook. Over 680 recipes have been collected and the cookbook is at the printer at this time. It should be

available for purchase by Slovenefest. This was a concerted effort led by Joan Gaspersic and Carol Maruszak, along with the committee, to put the cookbook together.

We will try to enlist part-time volunteers to help with future projects such as scanning the huge volume of old pictures in our archives and cataloging our large collection of LPs, 78 and 45 records and audio tapes.

The Heritage Center has purchased an LP, records and cassettes conversion to CDs system. The system will enable us to preserve old melodies on easier-to-handle CDs. The system will provide visitors to the Heritage Center with the opportunity to convert old records to CDs.

Several successful events were held at the Heritage Center over the 2008 season. These included a genealogy seminar conducted by Rose Marie Jisa of the Slovenian Genealogy Society, Inc. Rose Marie has given genealogy workshops on several occasions, and the interest in that subject is a growing one.

A wine making demonstration by Ed Trebets of Debonne Winery was a very popular event that will be on the agenda again for 2009 since it had a large attendance. We also had a bake sale on one Sunday for which several SNPJ members donated baked goods. A doll raffle was held during Slovenefest.

PROSVETA Slovenian Editor Vida Kosir was on hand one Sunday to conduct a baking demonstration of her favorite Slovenian goodies. One of the favorite programs we held was the sing-along with the Joe Grkman Orchestra. The Grkman Orchestra has been a very ardent supporter of the Heritage Center; their music has provided the background for this great event.

Slovenefest was a busy time for the Heritage Center, as usual. Our gift shop was very busy, and the Heritage Center museum and library enjoyed many favorable responses from first-time visitors and those who visit occasionally.

During Slovenefest, the Heritage Center had a tent set up outside to encourage youth members to draw pictures or write articles for *The Voice of Youth*. This is one of the ideas the Heritage Center tried to help our young members become aware of the museum and library, and the history and culture available on both Slovenia and the SNPJ.

SNPJ Heritage Center Committee

ROGER EVANISH, Director
ANN EVANISH, Secretary
KATHY PAULENICH, Treasurer
BLANCHE ASHERMAN
EDWARD CHRNART
JOAN BARBISH GASPERSIC
JENNIE GORJANC KOGOVSEK
KATHY LOUDON
CAROL SADAR MARUSZAK
MARK PETCOVIC
AL ROGINSKI

Heritage Center Committee Report

President EVANISH presents the report of the Heritage Center Committee. Motion to approve the report by Bro. CLIFFORD, second by Sis. GORJUP. Motion approved.

Region 1 Vice President's Report

Greetings to the Executive Committee and National Board members. This is my report for July to December 2008.

I once again served on the Slovenefest Admissions Committee, the Membership Committee and the Federation Committee as in previous years.

We had numerous Lodge mergers last year, and I would like to thank all the members who helped to make these transitions smooth.

I would like to thank the Executive Committee for inviting me to attend the Pennsylvania Fraternal Congress meeting in Hershey, Pa. The opportunity to meet with other fraternalists and discuss pertinent issues is always beneficial. Declining membership continues to be a top concern for everyone.

The Westmoreland Federation continues to have a full schedule at their picnic grounds.

Lodge 274 in Dunlo, Pa., once again had their annual food booth at the St. Michael Labor Day celebration for the benefit of the SNPJ Scholarship Fund. This is always a well-attended and profitable venture due to the volunteers who work the event.

The Conemaugh Valley Federation of SNPJ Lodges, Johnstown, Pa., held their annual dinner dance in Johnstown to honor their 50-, 60- and 70-year members.

Lodge 603 in Samsula, Fla., continues to hold their annual Christmas parade. This parade continues to grow each year. Spring Hill, Fla., Lodge 778 continues to hold numerous events throughout the year.

Thanks to all the officers and members who help to make these events possible and prosperous for their various Lodges.

This concludes my report for the period. May we have a beneficial and productive meeting for the Society and its members.

Fraternally,

EDWARD J. KUZMA
Region 1 Vice President

Region 1 Vice President's Report – Bro. E. KUZMA

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

**Region 2 Vice President's Report
July 1 through Dec. 31, 2008**

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

I am happy to report that in addition to my service as Region 2 Vice President, I continue to serve as a member of the SNPJ Membership Committee, Federation Committee, Recreation Center Committee and as secretary of SNPJ Lodge 6. While these various duties keep me busy, I continue to promote and attend as many activities held in Region 2 and on the national level as possible. I also continue to promote and sell our SNPJ insurance and annuity products to help increase our membership base.

In July the annual Slovenefest and Miss SNPJ Pageant were held at the SNPJ Recreation Center. Along with Bro. Cvetas, I worked to acquire and schedule the bands for this event. It was another successful venture, and we were pleased with the crowds and the beautiful Slovenian music.

The Miss SNPJ Pageant had a better than average turnout, and we were happy that there were several young ladies from Region 2 in the contest. Thanks to Denise Cummings (6), Danielle Brand (6), Bliss Bornscheuer (138) and Alicia Crawford (165), all of Region 2,

REGION 2 VICE PRESIDENT'S REPORT
CONTINUED FROM PREVIOUS PAGE

for participating in the pageant. Danielle Brand tied for Miss Activity and won the title of Miss Fraternalism.

Around the region, SNPJ Lodge 138 continues to sponsor their annual Duck Race in July, and the crowds just keep getting bigger. In the fall of the year, Lodge 138 hosts a number of Sunday family dinners and football events.

In August, I was host to our first Regional Activity in Region 2 – a night at the Washington Wild Things game at Consol Energy Park. Along with Fraternal Director Bro. Kevin Richards, we held a pre-game tailgate party in the parking lot and had a fun evening with a good turnout of members. We have plans to do this event again next year.

In September I attended the semiannual National Board meeting. Following the board meeting there was a weekend of activity at SNPJ Lodge 6. On Friday evening we hosted the National Board, our members and the public at a dance to kick-off the Mortgage Burning Weekend for Lodge 6. We were so proud of our accomplishments at Lodge 6 and wanted to celebrate with an entire weekend of activity. On Saturday evening a banquet was held with over 100 of our members, Lodge 6 officers, most of the National Board and our Executive Committee in attendance. We celebrated the pay off of a \$600,000 mortgage that Lodge 6 had taken out in the early 1980s to rebuild the club and hall after a devastating fire destroyed it in 1982. We were proud to pay off this mortgage to the Society six years ahead of schedule.

In October, SNPJ Lodge 6 hosted the Eastern Bowling Tournament run by Tournament Secretary Bro. John Baselj, Region 2 Athletic Director. This tournament was made up almost entirely of Region 2 members and a few welcome bowlers from Michigan.

We continue to have two active Youth Circles in the Region – Circle 36 in Sygan, Pa., and Circle 19 in Strabane, Pa. Both Circles continue to sponsor bowling, meetings and holiday events for the youth.

Along with National Secretary Karen Pintar, I worked on five mergers within Region 2. Lodges 6, 138 and 562 were the recipients of mergers from Lodges 149, 386, 427 and 425, and a transfer of members from Lodge 4.

The active membership of Region 2 as of Dec. 31, 2008, was 6,313, consisting of 5,395 adults and 918 youth members. There were a total of 159 new members in my region consisting of 110 adults and 49 youth. Lodge 138 had the most new members with 61, followed by Lodge 6 with 44, Lodge 665 with 18, and Lodge 89 with 11. The Lodges that reached their new member goals for the year were Lodges 138, 388, 426 and 665. Congratulations to these Lodges.

We must all assist with the recruitment of new members in order to keep our Society sound and stable. This concludes my report for the last six months of 2008.

Fraternally,

JAMES L. CURL
Region 2 Vice President

Region 2 Vice President's Report – Bro. J. CURL

Motion to approve the report by Sis. GORJUP, second by Bro. BASELJ. Motion approved.

Region 3 Vice President's Report

Fraternal greetings, Brothers and Sisters of the National Board. The following report covers the period of July 1 through Dec. 31, 2008.

As in the past, a portion of my time at Slovenefest was spent at the admission gate. In addition to partaking in the activities of the weekend, it was a privilege to attend the reception with the Miss SNPJ contestants prior to the pageant finale with the other board members. The National Days weekend festivities were enjoyable, and I attended the Association of Slovene Americans annual banquet in October. The National Board was honored to attend the Lodge 6 Mortgage Burning Banquet in Sygan following our board meeting in September. I have been participating in the discussions as a member of the National Board Membership Committee.

Mergers have had an effect in reducing the number of Lodges in Region 3 from 30 to 24. During the past six months, five Lodges were in this category. Lodges 393 in East Worchester, N.Y., and 710 in Buffalo, N.Y., were merged into Home Office Lodge 800. Bessemer, Pa., Lodge 97 became part of Borough of SNPJ, Pa., Lodge 776; Forest City, Pa., Lodge 124 merged into St. Mary's, Pa., Lodge 581; and Kaylor, Pa., Lodge 244 Kaylor moved into Dunlo, Pa., Lodge 274. It is my hope that these members will become active participants in their new surroundings.

Congratulations are extended to the Lodges in Region 3 that achieved recognition in the 2008 Lodge Reward Program. Universal, Pa., Lodge 715 placed in the Gold Star category; Lodges 106 (Imperial), 497 (Meadville), 585 (Claytonia), 776 (Borough of SNPJ) and 782 (Glenshaw) reached the Silver Star category; and East Pittsburgh Lodge 629 attained the Bronze Star category. These designations are great accomplishments for the individual Lodges and our Society.

Region 3 individual insurance producers are to be complimented for their performances in the 2008 membership campaign. The top five producers were Roger Evanish of Lodge 715, Jamie Evanish of Lodge 715, Stan Repos of Lodge 106, Edward Snyder of Lodge 776 and Roger Clifford of Lodge A01.

Lodge membership goals were achieved or exceeded by five Lodges in the region: Meadville Lodge 497, Claytonia Lodge 585, Universal Lodge 715, Borough of SNPJ Lodge 776 and Glenshaw Lodge 782. Eight Lodges exceeded their goal by at least 50 percent, five Lodges obtained at least 25 percent, two Lodges produced at least one new member, and four did not enroll any new members during 2008. Compliments are extended to all the Lodges that made an effort to increase SNPJ membership this year; they are encouraged to exceed their efforts in the future.

In my role as secretary of Lodge 721 in Aliquippa, Pa., I continue to communicate with the membership and strive to accomplish my duties. This year our Lodge jointly sponsored a successful Christmas party for all members along with Lodge 33 in Ambridge. I was reelected as an auditor to the Federation of SNPJ Lodges of Western Pennsylvania and participate in their activities.

May we continue in our endeavors toward a successful meeting.

Fraternally,

NANCY K. KOUTOULAKIS
Region 3 Vice President

Region 3 Vice President's Report – Sis. N. KOUTOULAKIS

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

Region 4 Vice President's Report
July - December 2008

Fraternal greetings, Brothers and Sisters of the National Board. The last six months of the year seem to be the busiest in Region 4. Lodge members are busy planning their own picnics as well as attending other Lodge picnics at the SNPJ Farm in Kirtland, Ohio.

The Cleveland Federation always holds their picnic 4th of July weekend. Other Lodges holding picnics for the remainder of the summer included Lodge 604, the Cleveland Athletic League, Lodge 142, Lodge 576, the Ladies Auxiliary of the Farm, Lodge 355, Lodge 126, Friends of the Farm, and the great annual Grape Festival. This year the Cleveland Federation held a second picnic at the end of September with a Polka Mass which was very well attended.

This is not the end of the season, however; a Fall Pancake & Sausage Breakfast is held in October. This is followed by the Harvest Masquerade Ball in November. Over 350 people attended this event, most in costume. Even those of us on the kitchen crew dressed up. This is really a must-see evening.

I attended Slovenefest in July and spent time in the insurance booth. I was also present during the Miss SNPJ crowning, at which Loyalite Lodge 158 member Colleen Frank took home the honor of Miss Activity and first runner-up to Miss Talent. Congratulations, Colleen.

As Region 4 Vice President, I hosted Slovenian Heritage Night at Classic Ballpark in July with 105 members in attendance. We watched as Kevin Richards had the honor of throwing out the first pitch of the game. We also had the pleasure of having the UGIB band with the Slavcek Singers from Slovenia join us. They honored us by singing our National Anthem and the Slovenian anthem. We then watched as the Lake County Captains lost to the West Virginia Power, but the fireworks following the game were awesome. We're looking forward to repeating this event in July 2009.

For four Sundays in August, Cleveland Federation President Joe Valencic hosted the screenings of several Slovenian films at the Cleveland Institute. These were very interesting and enjoyed by all who attended.

In September, Loyalites Lodge 158 hosted a bus trip to Seneca Allegheny. We were entertained on the bus with games and movies, and all who attended had a great time. However, the "wins" or "losses" were never divulged.

Also in September, I hosted an insurance seminar which was attended by eight Lodge secretaries. Thanks to Greg Felton for his works of encouragement regarding insurance sales and member involvement.

I attended the SNPJ National Board meeting in September. I am also a member of the Membership Committee, which meets once a month via conference calls.

In November, the Youth Circle 2 concert, under the leadership of Circle Director Kathleen Trebets and Assistant Director Kathy Hlad, was beautifully performed. For the second half of the program, all Circle alumni were asked to join in and perform with the Circle members. It was a nice ending to a great musical performance. Many thanks to the directors for a job well done. Thanks as well to Fraternal Director Kevin Richards for his support and attendance.

December finds many of the Lodges hosting year-end holiday parties and visits with Santa for their members. These are held in appreciation for the help and involvement throughout the year.

During the year, many of our area youth members attend Youth Roundup, the TEL Workshop and the Young Adult Conference. This is some encouragement for the future of SNPJ.

I continue to be very active and involved in many SNPJ activities, such as the Farm Board, Cleveland Federation, Cleveland Athletic League and Ladies Auxiliary of the Farm. I spend almost every Sunday during the summer months at the SNPJ Farm helping with Lodge picnics. It's a great avenue for membership enrollment.

The future of SNPJ is in the hands of our young adults and youth, and we must all work together to meet this challenge.

Fraternally,

DOROTHY GORJUP
Region 4 Vice President

Region 4 Vice President's Report – Sis. D. GORJUP

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

Region 5 Vice President's Report

Fraternal greetings! This report covers the period from July 1 through Dec. 31, 2008.

As Region 5 Vice President, I attended the National Board meeting in September and all scheduled meetings of the Membership Committee. I also attended the Sygan Lodge 6 Mortgage Burning banquet and I wish to acknowledge them once again for paying off their mortgage early.

In October, Bro. Ken Anderson represented us at the Michigan Fraternal Congress meeting held in Petoskey, Mich. The prime emphasis was discussion on how to increase membership, as most fraternal organizations are experiencing declining memberships.

Four Lodges within the region obtained new members in 2008: Indianapolis Lodge 34 – one new member, Melvindale Lodge 518 – three new members, Warren Lodge 564 – four new members, and Detroit Lodge 677 – seven new members. Our goal for 2009 is to obtain 73 new members, which is definitely a challenge given this total of 15 in 2008.

Congratulations to Lodges 459, 564 and 677 who received Silver Star awards in the 2008 Lodge Reward Program. Each of these Lodges held at least four activities that included events such as holiday parties and dances, a Grape Dance, picnics, a fish fry, Mother's Day and Father's Day breakfasts, and a chili cook-off. These same Lodges donated to Genesee Food, Mittens for Michigan's Kids, Old News Boys, the Salvation Army, and Cell Phones for U.S. Service Members. The members of Lodge 677 also cheered on one of their fellow members, Karin Anderson, who walked 60 miles in the Breast Cancer Three-Day.

It's nice to see our scholarship recipients participating in their Lodge activities: Meg Schneull is recording secretary of Lodge 677, Nicole Adamic sold drawing tickets at the Lodge 564 Grape Dance, and Kristen Schroeder sold drawing tickets at the Lodge 564 Christmas party and dance. We hope to see more of these young ladies at future events.

The SNPJ Northern Home obtained a new realtor and lowered the asking price, but the building remains on the market. Regular activities have continued. The monthly club dinners, game party luncheons, Euchre tournaments and button box nights are well attended. Slovenian language classes are offered on Monday evenings.

Congratulations to SNPJ National Secretary Karen Pintar for her well deserved upcoming honor as the Fraternal Societies of Greater Pittsburgh Fraternalist of the Year for 2009.

Best wishes for a productive meeting.

Fraternally,

TRACEY L. ANDERSON
Region 5 Vice President

Region 5 Vice President's Report – Sis. T. ANDERSON

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

Region 6 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 July 1 through Dec. 31, 2008.

I attended Chicago District Federation meetings and all scheduled Lodge meetings. I organized and ran a bus to Slovenefest July 11-13. Since this was the first trip to the Recreation Center for some, they are looking forward to returning to this year's Slovenefest. While at Slovenefest, I was able to attend the reception that was held on Saturday and meet all the lovely contestants in the Miss SNPJ Pageant.

There were many SNPJ members from several area Lodges who gathered at the annual Slovenian Cultural Center picnic held in Lemont, Ill., Aug. 10.

I chaperoned six youth members from Chicago-area Lodges 8, 449, and 785 to the Teens Experience Leadership Workshop held at the Recreation Center Aug. 8-10. Also in attendance from the Milwaukee area were two youth members from Lodge 584.

On Sept. 26 I attended the National Board meeting at the SNPJ Home Office. I also participated in the Membership Committee meeting that followed the National Board meeting. On Sept. 27 I attended the Lodge 6 Mortgage Burning Banquet held in Sygan, Pa. While at the banquet, there was a television crew from Slovenia filming the event and conducting interviews with board members about various aspects of the Slovenian communities across the United States.

As a member of the Membership Committee and Federation Committee, I have participated in all telephone conference meetings held. The meetings have been very fruitful, and many ideas and suggestions have been put forth to help promote growth and activities within the Lodges and hopefully to entice new members into the Society.

I attended the Slovenian Cultural Center's 13th anniversary in Lemont on Nov. 9. There were many SNPJ members present for this celebration. The program featured the children from the Slomšek Slovenian School.

The Chicago District Federation of SNPJ Lodges held its annual children's Christmas party on Dec. 6 where I was the emcee and helped to organize the program, as well as had the children play a few games and take photos with Santa. There was an increase this year in youth participation, and I hope this trend will continue.

Congratulations to the following Lodges in Region 6 that have achieved the Silver Star level in the 2008 Lodge Reward Program: Lodges 1, 2, 8, 449, 559 and 634. It is nice reading about the many activities that the Lodges do in PROSVETA.

In Region 6, we had a total of 13 new members for the year 2008. Congratulations to Lodges 1, 449, 559, 584, 634, 686 and 764 for attaining new members. I hope that we may be able to increase our membership more this year. I am also looking forward to having a PPA in the Chicago area to help increase membership.

Region 6 has also had several mergers which took place in 2008. On Sept. 4, Lodge 567 was merged into Lodge 2. On Dec. 30, Lodge 537 was merged into Lodge 764. The transfer of membership from Lodge 115 into Lodge 559 occurred on Nov. 10. I would like to thank all the Lodge officers and members from all of these Lodges who have worked so hard for so many years to keep the Lodge system operating. As members get older, it is very important to have a youth and young adult involvement in the Lodges. As mergers take place and memberships are transferred, may it be for the good of strengthening the Lodge and hopefully promoting more activity within the Lodge.

PROSVETA scribes from the Region 6 area include Grace Doerk (Lodge 559) from the Chicago area; Delores Spelich (Lodge 2) from the LaSalle, Ill., area; and Bob Smole (Lodge 584) from the Milwaukee area. They are all excellent writers and are to be commended for keeping us up-to-date on the activities and meetings within our areas.

I hope that in 2009 there will be more involvement of Region 6 youth and young adults attending the TEL Workshop and Young Adult Conference, and maybe some entrants in the Miss SNPJ Pageant. Hopefully, some new ideas and shared thoughts will be forthcoming from the Federation Conference which will be held June 6, 2009.

This concludes my report for the past six months. May we continue to work productively to make decisions in the best interests of the Society and that of its members.

Fraternally,

JUSTINA M. RIGLER
Region 6 Vice President

Region 6 Vice President's Report – Sis. T. RIGLER

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

Region 7 Vice President's Report

Fraternal greetings, Brothers and Sisters, the Executive Committee and the National Board. This is my report for the last six months of 2008.

I, and all Regional Vice Presidents, are members of the Membership Committee which meets by teleconference. Many ideas have been presented and are being sorted by priority. A new Lodge Officers' Handbook is being designed and should be available for distribution soon. We must thank President Joe Evanish for his efforts to organize and direct the teleconference meetings.

The members of Region 7 wish to congratulate National Secretary Karen Pintar for her achievements and for being selected as Fraternalist of the Year by the Fraternal Societies of Greater Pittsburgh.

Region 7 did not achieve our membership goals for 2008. Our goal was 61 members and we gained 16. We need to do better in 2009.

Mergers are continuing, especially in the Rocky Mountain area.

The Živio Slovenci singers were inactive during all of 2008. We still get together once a month for dinner at Chicken Annie's Restaurant in Yale, Kan.

FINANCIAL SUMMARIES
CONTINUED FROM PAGE 6**Slovene National Benefit Society**

Balance Sheet as of Dec. 31, 2008

	12/31/2008	12/31/2007	Increase/ (Decrease)
Assets:			
Bonds	\$141,666,723	\$141,556,854	\$109,869
Preferred Stocks	7,264,578	7,268,323	(3,745)
Common Stocks	314,506	502,081	(187,575)
Mortgage Loans	399,596	527,450	(127,854)
Home Office - Imperial	1,087,288	1,115,482	(28,194)
Recreation Center	2,059,855	2,139,026	(79,171)
Cash and Short Term Investments	1,195,849	897,466	298,383
Certificate Loans	812,477	823,832	(11,355)
Other Invested Assets	166,104	167,950	(1,846)
EDP Equipment	0	0	0
Premiums Due	14,615	16,318	(1,703)
Investment Income Due & Accrued	1,702,220	1,709,704	(7,484)
Total Admitted Assets	\$156,683,813	\$156,724,487	(\$40,674)
Liabilities:			
Reserve for Life & Annuity	\$143,735,900	\$139,555,677	\$4,180,223
Reserve for Sick & Operation	640,268	693,049	(52,782)
Liability for Deposit-type Contracts	678,060	750,157	(72,097)
Life Claims	200,000	325,000	(125,000)
Accident & Health Claims	61,997	66,743	(4,747)
Refund Payable	140,763	141,105	(342)
Premiums Received in Advance	114,889	115,935	(1,046)
Interest Maintenance Reserve (IMR)	1,556,890	2,792,897	(1,236,007)
Expenses Due & Accrued	405,006	296,441	108,565
Unearned Investment Income	15,622	16,401	(779)
Total Remittances & Items Not Allocated	2,567,816	1,480,916	1,086,900
Asset Valuation Reserve (AVR)	257,628	1,154,865	(897,237)
Miscellaneous Liabilities	0	42,667	(42,667)
Total Liabilities	150,374,838	147,431,854	2,942,984
Surplus	6,308,975	9,292,633	(2,983,658)
Total Liabilities & Surplus	\$156,683,813	\$156,724,487	(\$40,674)

CASH FLOW:

Cash in transit and in banks 12-31-07	\$897,466
Premium & Annuity Considerations	10,226,933
Investment Income	8,680,650
Proceeds from Investments Sold	8,501,180
Refunds Left On Deposit & Misc. Income	33,018
Total Receipts and in Bank	28,339,247
Benefits Paid	11,824,335
Commissions & General Expenses	2,630,755
Cost of Investments Acquired	13,512,476
Refunds & Change in Cert. Loans	125,390
Cash applied: Other	(949,558)
Cash in transit and in banks 12-31-08	\$1,195,849

Slovene National Benefit Society

Summary of Operations for the year ending Dec. 31, 2008

Description	2008	Increase/ 2007	(Decrease)
Life Premiums	\$1,495,758	\$1,442,994	\$52,764
Annuity Considerations	8,681,756	5,529,670	3,152,086
Accident & Health Premiums	48,462	49,986	(1,524)
Total Premiums & Annuity Considerations	10,225,977	7,022,651	3,203,326
Gross Investment Income	9,364,082	9,247,285	116,797
Investment Expense	(925,593)	(879,299)	(46,294)
Net Investment Income	8,438,489	8,367,986	70,503
Amortization of Interest Maintenance Reserve	289,994	264,149	25,845
Aggregate Write-In for Misc. Income	33,018	47,413	(14,395)
Total Income	18,987,478	15,702,199	3,285,279
Death Benefits	1,233,022	1,411,743	(178,722)
Matured Endowments	86,237	62,082	24,155
Annuity Benefits	9,844,631	8,060,645	1,783,987
Operation, Accident & Health Benefits	65,729	69,490	(3,760)
Surrender Benefits	434,185	477,316	(43,131)
Interest on Certificate Fund	32,684	23,327	9,357
Payments on Suppl Contracts w/Life Contingency	285	285	0
Increase in Reserves	4,127,442	2,548,181	1,579,260
Commissions	121,945	129,167	(7,223)
General & Fraternal Expenses	2,453,679	2,493,035	(39,356)
Insurance Taxes, Licenses & Fees	117,051	125,017	(7,966)
Increase in Loading on Uncollected Premium	(300)	(486)	186
Total Expenses	18,516,588	15,399,802	3,116,786
Net Gain from Operations Before Refunds	470,889	302,397	168,493
Refunds to Members	136,402	132,839	3,563
Net Gain Before Realized Capital Gain/(Loss)	334,487	169,558	164,929
Net Realized Capital Gain/(Loss)	(4,049,604)	(18,736)	(4,030,868)
Net Income	(\$3,715,117)	\$150,822	(\$3,865,939)

SURPLUS ACCOUNT

Surplus, Dec. 31, previous year	\$9,292,633	\$9,377,839
Net Income From Operations	(3,715,117)	150,822
Change in Net Unrealized Gains/(Loss)	(187,632)	15,167
Change in Non-Admitted Assets	21,856	(191,815)
Change in Asset Valuation Reserve	897,236	(59,380)
Net Change in Surplus for the Year	(2,983,658)	(85,206)
Surplus as of Statement Date	\$6,308,975	\$9,292,633

Slovene National Benefit Society

Detailed Financial Report for the year ending Dec. 31, 2008

Description	2008	2007	Increase/ (Decrease)
Life Premiums			
First Year Premium	\$80,329	\$81,444	(\$1,115)
Renewal Premium	1,290,852	1,277,400	13,452
Single Premium	159,295	120,283	39,012
Refunds Applied to Paid-Up Additions	100,408	102,520	(2,112)
Less: Reinsurance Premiums Paid	(135,126)	(138,653)	3,526
Net Life Premiums Received	1,495,758	1,442,994	52,764
A & H Premiums			
Sick Benefit Premium	24,242	25,177	(935)
Operation and Hospital & Recup Premium	24,220	24,809	(589)
Total A & H Premiums	48,462	49,986	(1,524)
Annuity Considerations			
Annuity - First Year	3,608,401	3,177,928	430,474
Annuity - Renewal	4,923,355	2,201,743	2,721,612
Deposit Administration Contract	150,000	150,000	0
Total Annuity Considerations	8,681,756	5,529,670	3,152,086
Total Premiums & Annuity Considerations	10,225,977	7,022,651	3,203,326
Gross Investment Income			
Interest on Bonds	9,142,118	8,958,767	183,351
Dividends: Preferred Stock	14,838	15,022	(184)
Dividends: Common Stock	6,560	17,411	(10,851)
Interest on Mortgage Loans	33,100	36,854	(3,754)
Interest on Bank Balance	43,741	96,430	(52,689)
Rent: Home Office	90,000	90,000	0
Interest on Certificate Loans	33,725	32,802	923
Total Gross Investment Income	9,364,082	9,247,285	116,797
Less Investment Expense			
Finance Committee	8,783	9,351	(569)
Home Office Deprec., Insur., Tax, Utility & Other	126,429	126,629	(199)
Recreation Center Disbursements & Depreciation	484,171	425,842	58,329
Management, Custodial & Banking Fees	198,510	202,803	(4,293)
Salaries & Benefits - Investment	107,700	114,674	(6,974)
Total Investment Expense	925,593	879,299	46,294
Net Investment Income	8,438,489	8,367,986	70,503
Amortization of IMR	289,994	264,149	25,845
Aggregate Write-Ins for Miscellaneous Income			
Scholarship Contributions	21,075	28,268	(7,193)
Miscellaneous Receipts	11,943	19,145	(7,202)
Total Aggregate Write-In for Misc. Income	33,018	47,413	(14,395)
Total Income	18,987,478	15,702,199	3,285,279
Death Benefits			
Death Claims	1,283,022	1,711,743	(428,722)
Reinsurance Recovered	(50,000)	(300,000)	250,000
Total Death Benefits	1,233,022	1,411,743	(178,722)
Total Matured Endowments	86,237	62,082	24,155
Annuity and Pension Benefits			
Pensions Paid	159,492	154,459	5,033
Annuity Benefits	9,685,139	7,906,186	1,778,953
Total Annuity and Pension Benefits	9,844,631	8,060,645	1,783,987

DETAILED FINANCIAL REPORT
CONTINUES NEXT COLUMN

Description	2008	2007	Increase/ (Decrease)
Operation, Accident & Health			
Sick Benefit Claims	32,896	36,908	(4,012)
Operation Claims	32,334	31,170	1,164
Waiver of Assessment	499	1,411	(912)
Total Operation, Accident & Health	65,729	69,490	(3,760)
Total Surrender Benefits	434,185	477,316	(43,131)
Interest on Certificate or Contract Fund	32,684	23,327	9,357
Payments on Suppl Cont w/Life Contgy	285	285	0
Increase in Reserve for Life, A&H & Annuities			
Change in Reserves - Life	599,195	433,989	165,206
Change in Reserves - Annuities	3,581,027	2,160,583	1,420,444
Change in Reserves - Accident & Health	(52,781)	(46,391)	(6,390)
Total Increase/(Decrease) in Reserves	4,127,442	2,548,181	1,579,261
Commissions			
Life & Annuity Commissions	110,422	118,997	(8,576)
Campaign Awards	11,523	10,170	1,353
Total Commissions	121,945	129,167	(7,223)
General Insurance & Fraternal Expenses			
Rent	90,000	90,000	0
Salaries	772,475	742,969	29,506
Director/National Board Fees	26,555	26,548	7
Employee Benefits	101,179	113,958	(12,779)
Pension Plan Deposit	150,000	150,000	0
Employee Education Education	12,492	20,751	(8,259)
Legal Fees and Expenses	15,689	7,537	8,153
Medical Examinations/Underwriting	10,673	10,119	555
Actuarial and Auditing Fees	105,965	115,465	(9,500)
Travel Expenses	83,388	90,943	(7,555)
Advertising/Promotional Items	24,851	40,262	(15,410)
Postage and Express	84,085	77,515	6,570
Telephone	21,260	25,933	(4,673)
Office Supplies, Printing & Stationery	56,929	41,806	15,123
Machine Service, Repairs & Rental	9,769	4,643	5,127
Computer Supplies, Equipment & Depreciation	94,348	139,516	(45,169)
Books and Periodicals	7,018	19,993	(12,975)
Bureau and Association Dues	9,794	17,453	(7,659)
Insurance and Surety Bonds	18,315	18,315	0
Sundry General Expenses	8,715	9,378	(663)
Payroll Processing	2,268	2,038	230
Juvenile Transfer Credits	2,574	1,336	1,238
Donations - Charitable	3,705	17,664	(13,959)
Sales Department	3,349	9,045	(5,697)
PROSVETA Income - Subscriptions	(903)	(1,210)	307
PROSVETA Income - Advertising	(9,046)	(8,982)	(65)
PROSVETA Income - Donations	(856)	(376)	(480)
Printing Cost - PROSVETA	36,146	40,979	(4,833)
Printing Cost - Voice of Youth	13,651	12,772	879
Second Class Postage - PROSVETA	103,200	113,300	(10,100)
Second Class Postage - Voice of Youth	5,695	5,276	419
Mailing Labels - PROSVETA	18,584	17,017	1,567
Salaries - PROSVETA	97,071	86,666	10,405
Quadrennial Convention	80,000	80,000	0
Scholarships	50,000	45,000	5,000
Athletics	27,181	27,551	(369)
Miss SNPJ Pageant and Travel	20,673	10,721	9,952
Youth/Young Adult Programming	46,592	40,483	6,109
Lodge Awards	60,416	61,402	(987)
Secretaries' Awards	75,971	77,757	(1,786)

DETAILED FINANCIAL REPORT
CONTINUES NEXT PAGE

DETAILED FINANCIAL REPORT
CONTINUED FROM PREVIOUS PAGE

Description	2008	2007	Increase/ (Decrease)
Medicare	10,440	11,280	(840)
Benefits for Newborn	1,710	1,800	(90)
Fraternal Expense - Other	69,959	67,508	2,451
Charter and 50-Year Member Awards	22,625	2,480	20,145
Heritage Room Committee	9,175	8,428	747
Total General and Fraternal Expenses	2,453,679	2,493,035	(39,356)
Insurance Taxes, Licenses & Fees			
State Insurance Department Licenses and Fees	37,804	46,577	(8,773)
State Unemployment Tax	6,144	4,490	1,654
Social Security Tax	72,121	72,352	(231)
Federal Unemployment Tax	983	1,599	(616)
Total Insurance Taxes, Licenses and Fees	117,051	125,017	(7,966)
Increase in Loading on Uncollected Premium	(300)	(486)	186
Total Expenses	18,516,589	15,399,802	3,116,787

Description	2008	2007	Increase/ (Decrease)
Net Gain from Operations Before Refunds	470,888	302,397	168,492
Refunds to Members			
Refunds Paid in Cash	40,081	40,213	(132)
Refunds Left to Accumulate at Interest	7,767	8,256	(489)
Refunds Applied to Paid-Up Additions	88,554	84,370	4,185
Total Refund to Members	136,402	132,839	3,563
Net Gain Before Realized Capital Gain/(Loss)	334,486	169,558	164,928
Net Realized Capital Gains or (Losses)			
Gain on Disposal Bond Investment	34,224	897,728	(863,504)
Loss on Disposal Bond Investment	(4,866,029)	(37,302)	(4,828,727)
Capital Loss on Mortgages	(163,812)	(18,737)	(145,075)
Amortization of IMR (Transfer to IMR)	946,013	(860,425)	1,806,438
Total Net Realized Capital Gain or (Loss)	(4,049,604)	(18,736)	(4,030,868)
Net Income	(\$3,715,118)	\$150,822	(\$3,865,940)

REGION 7 VICE PRESIDENT'S REPORT
CONTINUED FROM PAGE 8

I continue to serve as president of Lodge 225 and am available to all members of Region 7.

This concludes my report for this period. For a beneficial a productive meeting.

JOHNNIE E. ZIBERT
Region 7 Vice President

Region 7 Vice President's Report – Bro. J. ZIBERT

Motion to approve the report by Bro. KUZMA, second by Bro. CURL. Motion approved.

Region 8 Vice President's Report
July - December 2008

With two Lodges merging in 2008, Region 8 now has 13 Lodges and 1,942 active members. Region 8 activities for the last half of 2008 are summarized below.

California

Fontana Lodge 723 boasted two Outstanding SNPJ Youth Members of the Year, Julianne Wood and Kaelyn Wood. We are very lucky to have the support of these talented and industrious young women. The Fontana Slovene Hall continues to hold polka dances nearly each month with a different gala theme.

Golden Valley Lodge 745 enjoyed a summer baseball game and an evening at the theater. Photos of last year's events and plans for 2009 activities, which include a professional basketball game, wine tasting at a local winery and participation in a charity relay race, can now be found on their web site, <http://www.snpjlodge745.com>, which was expertly crafted by Connie Mlakar.

In August, 60 years of the California Federation were celebrated in Laguna Woods. The California SNPJ Days event was hosted by Orange Coast Lodge 786 and attended by National President Joe Evanish. I emceed the event which featured a variety of entertainment by local SNPJ talent, dancing and fine food. The summer ended with the Irvine Global Village Festival, at which Lodge 786 members promoted the Slovenian culture and distributed SNPJ promotional items.

In September, Lodge 786 secretary Jean Koci was recognized as a top producing agent. Jean also began planning the third Southern California performance of the classical SloWind quintet from Slovenia which will be held in the fall of 2009.

Diane Kresevich reported that San Francisco Lodge 304 held a Christmas party and began planning the following year's activities, including their annual Pust dinner and 2009 California SNPJ Days.

Los Angeles Lodge 615 continues to hold regular meetings, according to Gloria Lambert.

Under the directorship of Teresa Koci, Youth Circle 104 remains vibrant. Youth activities included summer picnic fun, participation in the California Federation Grape Harvest Festival, SNPJ Family Twosome bowling, and participation in the Lodge 786 Christmas party with impressive recitals by several youngsters performing classical and popular music on piano, cello, guitar and voice.

In November, the California Federation held its ninth annual Slovenian Grape Harvest Festival in Fontana, which I again directed. The day was highlighted with a surprise appearance of Britney Zemko, our vivacious Miss SNPJ 2009, and her charming family who drove across the desert from Las Vegas, Nev., to participate in the Grape Harvest. The Federation ended the year with plans for 2009 activities, including a spring Regional Fraternal Activity with Kevin Richards.

Montana

The merger of East Helena Lodge 143 into Butte Lodge 207 was completed. Jeanette Wright reported that their semiannual polka event drew 200 to 300 dancers from Helena, Butte, Great Falls and as far away as Missoula.

Utah

Lorraine Babcock of Helper Lodge 689 and Joanne Lessar of Price Lodge 757 proudly reported that their annual picnic and charity fund-raiser resulted in generous cash contributions to the SNPJ Scholarship Fund, their local Slovenian Home, a local food bank and 50 turkey dinners for the homeless. Five members were honored with 60-year membership awards, including a celebratory luncheon or cash gift.

Charlene Dupin reported that in addition to their monthly activities, which included a Thanksgiving celebration and a New Year's Eve party, Price Lodge 113 also participated in the summer picnic and the annual fall strudel party held by all three Utah Lodges.

Washington

Shirley Hren and Max Manowski reported that Auburn Lodge 11 and Enumclaw Lodge 738 continue to hold combined bimonthly meetings that include social gatherings often featuring local button accordion players.

Located in the former mining and logging community in the Cascade Mountains, Cle Elum Lodge 371 Secretary/Treasurer Shirley Petrich reported that their Lodge continues to hold regular meetings.

Wyoming

Attempts to contact Frontier Lodge 267 were unsuccessful.

I look forward to meeting with the National Board later this month.

Fraternally,

FREDRICK J. MLAKAR
Region 8 Vice President

Region 8 Vice President's Report – Bro. F. MLAKAR

Motion to approve the report by Sis. GORJUP, second by Sis. WOOD. Motion approved.

SNPJ Recreation Center Report
March 2009

This report covers the last six months of 2008. Bro. Craig Kumer served as our director during this period. However, Bro. Kumer ended his service as director in February 2009 as we considered restructuring. Key members of our experienced staff include Operations Manager Sue Krspinsky, Maintenance Manager Jeff Wisneski, Judy Germani and Ivan Franjko. They and the part-time and seasonal staff have done a good job providing good service and keeping the facility looking great.

We had another successful Slovenefest in July. The volunteers, committee members and staff are commended for their hard work in preparing for and helping with Slovenefest each year. A special thanks to Bro. Joe Cvetas for his leadership, and to Sisters Cathy Kalenits, Kathy Paulenich and Josie Bole, and Brothers Ed Kuzma and Jim Curl. The Miss SNPJ Pageant Committee also did a great job.

The Alpine Room continues to do very well with weddings and banquets. The bookings remain steady. There were more than 40 wedding-type events in 2008. The service provided is excellent, which continues to give us a very good reputation in the area. Our staff and Jones Catering do a great job with quality and service. The bookings are strong for 2009.

The cabin revenue is strong for 2008, and expectations are that it will remain so for 2009. Our fraternal weeks did well. There will be two schools hosting football camps once again in 2009, and another fraternal organization has booked our facility for a youth camp week.

The National SNPJ Days picnic was very successful with a great attendance. Many participated in the balina and horseshoes tournaments. In addition, Brothers Baselj and Curl, along with volunteers, conducted another successful reverse raffle Saturday evening.

This past year the committee approved a plan to try free-admission dances. Unfortunately, this was not successful. Therefore, the committee decided to discontinue this plan and further limit the number of dances because of declining attendance. The Recreation Center will continue to host the Memorial Day and Labor Day events, and Lodges/Federations will continue with respective dance/picnics. We will continue the Friday night polka entertainers in the Gostilna during the summer season. In 2008, they performed from 8 to 10:30 p.m.

Pool attendance was reasonable for the summer. The pool area has never looked better, with compliments to our maintenance staff.

The Recreation Center van required a major repair which was not done because of a decision to purchase a new vehicle. With Executive Committee approval, a new Ford F-150 truck was purchased at a cost of \$15,998. The truck was capitalized, as was the cabin roof project of \$28,476.

The Executive Committee also approved a landscaping project recommended by the Recreation Center Committee in the amount of \$14,718. This included landscaping improvements around the front of the Joseph Culkar Building, the front of the lower pavilion and at the main entry marquee areas at Martin Road.

An accounting change should be noted. The health care costs of the full-time employees are now being directly expensed to the Recreation Center financials, which amount to \$34,643.

A significant increase in utility costs was seen over the previous year in the amount of \$45,000. To address this, we are conducting an energy audit to explore ways to reduce these costs.

The following is a summary of the year-end financial report for the year 2008:

Total Revenue.....	\$768,982
Total Expenditures	\$1,202,019
Net Loss.....	(\$433,037)

A detailed financial report is attached. The 2009 budget is also included as an attachment.

The committee greatly appreciates the hard work of our staff and the volunteer help that gives our members and friends the opportunity to enjoy the SNPJ Recreation Center. It continues to be a great fraternal asset.

Respectfully submitted,

SNPJ Recreation Center Committee

JOSEPH C. EVANISH, Committee Chairman
VINCENT BASELJ
JIM CURL
DAVID CUSHMAN
CATHY KALENITS
JOHN VOLPE
JERRY R. HLEBAK
TONY BOLE, Honorary Member
JOSEPH CVETAS, Honorary Member
JOSEPH JURICICH, Honorary Member

SNPJ Recreation Center Financial Report
as of Dec. 31, 2008

	Revenue	Expense	Profit/(Loss)
Cabins	\$88,332	\$37,129	\$51,203
Dances	\$36,881	\$63,181	(\$26,300)
Dining Room	\$54,406	\$44,558	\$9,848
Gostilna	\$67,788	\$54,846	\$12,942
Pool	\$17,780	\$33,471	(\$15,691)

	Revenue	Expense	Profit/(Loss)
Slovenefest	\$63,549	\$40,579	\$22,970
Trailer Court	\$70,768	\$30,668	\$40,100
Wedding/Banquet	\$355,757	\$235,383	\$120,374
Misc. Revenue	\$13,721	\$1,219	\$12,502

Overhead Expenses

Salary & Wages	\$242,756		
Utilities	\$156,952		
Real Estate Taxes	\$69,651		
Insurance	\$74,611		
Maintenance	\$90,735		
Office & Administration	\$26,280		
Total Overhead Expenses	(\$660,985)		
Totals	\$768,982	\$1,202,019	(\$433,037)

SNPJ Recreation Center 2009 Budget

	Revenue	Expense	Profit/(Loss)
Cabins	\$93,000	\$34,000	\$59,000
Dances	\$26,300	\$33,100	(\$6,800)
Dining Room	\$58,000	\$52,000	\$6,000
Gostilna	\$65,000	\$51,000	\$14,000
Pool	\$18,500	\$29,700	(\$11,200)
Slovenefest	\$64,500	\$34,500	\$30,000
Trailer Court	\$71,000	\$43,000	\$28,000
Wedding/Banquet	\$385,000	\$245,000	\$140,000
Misc. Revenue	\$16,000	\$1,000	\$15,000

Overhead Expenses

Salary & Wages	\$244,000		
Utilities	\$132,000		
Real Estate Taxes	\$71,000		
Insurance	\$77,000		
Maintenance	\$86,000		
Office & Administration	\$26,000		
Total Overhead Expenses	(\$636,000)		
Totals	\$797,300	\$1,159,300	(\$362,000)

SNPJ Recreation Center Report

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

President EVANISH presents the report of the Recreation Center Committee. He points out the increase in utility costs of approximately \$45,000, reports approximately \$14,000 in landscaping completed last year, and the electric project for the trailer court as also completed. In order to address the increase in utilities, an energy audit is being conducted. A number of actions to decrease the utility costs have been taken. The audit recommends addressing insulation needs in the building.

Discussion by Brothers L. NOVAK, BASELJ and CURL. Motion approved.

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

President EVANISH presents costs of insulation work for the Alpine Room and Recreation Center office areas. Motion by Bro. CLIFFORD, second by Bro. ANDERSON, to approve up to \$43,000 for the insulation work at the SNPJ Recreation Center.

Motion to accept the Recreation Center report by Sis. KOUTOULAKIS, second by Bro. NOVAK. Motion approved.

Membership Committee Report
March 2009

The Membership Committee focuses on two important areas. The first is our Society's new member recruitment challenge and the second is addressing ways to modernize our Lodge system.

The Membership Committee includes the National Board Regional Vice Presidents and is chaired by the National President. During the past six months since our last board meeting, the committee met on Sept. 26, 2008, at the Home Office after the board meeting. Conference call meetings were held Jan. 12, 2009, and March 2, 2009.

During this period a number of items were completed, updated and implemented. Other ideas continue to be considered or require more research to reach development.

MEMBERSHIP

1. **Star Lodge Bonus Program.** This was formerly called the Lodge Reward Program. The name was changed to better reflect the nature of the program and better differentiate it from our other Lodge award programs. During this period a survey was conducted with our Lodge secretaries to obtain feedback on whether changes should be made to the program. The results indicated that there was favorable satisfaction with the program and no areas of concern that would require changes. Thus, there were no changes other than updating the material with a fresh design done by our editor.

2. **Co-op Advertising Program for Lodges.** The purpose of this program is to help our Lodges and sales force achieve greater success in membership growth. SNPJ will pay one-half of the cost of a pre-approved advertisement up to a maximum of \$250 per year. Management updated the program and application for the committee's review. It has been completed and distributed to the Lodges. The program has also been included in our updated

MEMBERSHIP COMMITTEE REPORT
CONTINUED FROM PREVIOUS PAGE

Lodge Officers' Handbook.

3. **Recognition Program.** Enhancing recognition has received attention during this period. Management began a new program of recognizing producers in PROSVETA through a profile spotlight. This has been well received. Providing Lodge goal achievement updates via e-mail to Lodge secretaries at the beginning and middle of each month, or via mail to those not having e-mail, is also being implemented. This will help Lodges know where they stand with new member enrollment in a timely manner. Producers will also receive more frequent production updates to better monitor their individual accomplishments and foster competition. Management will continue to develop and enhance recognition in other areas.

4. **Explore Internet/Web site/E-mail Marketing.** The committee feels that there is much potential in the area of utilizing the Internet to help grow the organization. This will continue to be explored by management and the committee.

MODERNIZE THE LODGE SYSTEM

1. **New Handbook for SNPJ Lodge Officers.** The committee reviewed the updated draft and provided recommendations to management. The handbook has been completed and printed for distribution to Lodge secretaries and presidents. Publications Editor Jay Sedmak did a good job with the design and organization. Much has been added to the handbook along with the updates. It includes a table of contents with categorized sections covering the Lodge system, affiliate organizations, SNPJ at the national level, facilities, life insurance/annuities, fraternal benefits and publications. It was resized to a smaller booklet; however, with much more information making it a valuable tool for Lodge officers.

2. **List of Suggestions for Lodge Meetings.** The committee conducted brainstorming sessions on how to improve Lodge meetings and increase attendance. A session was also conducted during the Young Adult Conference. As a result, the following is a list of suggestions which are to be sent to all Lodges:

- Hold meetings in conjunction with an event or activity. This could be held 30 minutes before an activity.
- Plan "activity" meetings in advance – yearly calendar.
- Have a theme for each meeting.
- Change meeting times to allow more young members to attend, or consider alternating meeting times.

SNPJ MEMBERSHIP COMMITTEE REPORT
CONTINUES NEXT COLUMN

- Utilize e-mail to communicate to members about meetings and/or events.
- Provide attendance awards – perfect attendance, oldest/youngest in attendance, etc.
- Provide food and/or refreshments.
- Bring your favorite recipe to taste and share.
- Share an idea on something Slovenian.
- Have a Wii competition (bowling, tennis, etc.).
- Be sure to promote SNPJ fraternal activities, the SNPJ Recommender Program, SNPJ insurance and annuity products, and the Star Lodge Bonus Program.

Lodges should keep in mind that an activity or event held in conjunction with a Lodge meeting could possibly qualify for the Star Lodge Bonus program. In addition, the suggested ideas found in the Star Lodge Bonus program material may work in conjunction with a Lodge meeting. The Lodges are also being asked to provide suggestions to the Membership Committee.

3. **Explore E-mail Communication/Lodge Web Page.** The Home Office continues to enhance the use of e-mail to communicate with our members. A newly updated tool is the Home Office newsletter, now titled "SNPJ LIFEline," which was introduced in 2009. Encouraging Lodges to utilize e-mail as an effective means of communication is important in today's world. Developing a Lodge web page platform on our web site could be a useful tool for Lodges. There is also potential for the use of social networks as a way for members to keep in touch with their Lodge and fellow members about meetings, activities and events. This all requires more research and information, as well as potentially the use of outside resources.

The committee has seen accomplishments with a number of the areas reported. The committee will continue to pursue some of the areas which need further research and consider additional ideas going forward.

Fraternally submitted,

SNPJ Membership Committee

JOSEPH C. EVANISH, Committee Chairman
EDWARD KUZMA, Region 1 Vice President
JIM CURL, Region 2 Vice President
NANCY KOUTOULAKIS, Region 3 Vice President
DOROTHY GORJUP, Region 4 Vice President
TRACEY ANDERSON, Region 5 Vice President
JUSTINA RIGLER, Region 6 Vice President
JOHNNIE ZIBERT, Region 7 Vice President
FREDRICK MLAKAR, Region 8 Vice President

NATIONAL BOARD MINUTES
CONTINUE NEXT COLUMN**Membership Committee Report**

President EVANISH presents the report of the Membership Committee. Motion to approve the report by Bro. CVETAS, second by Bro. CLIFFORD. Discussion by Sis. GORJUP, Brothers NOVAK and ZIBERT, and Sis. KOUTOULAKIS on increasing attendance at Lodge meetings and about recruiting members. Motion approved.

Young Adult Representative Report

Young Adult Representative Bro. John Wojtila (158) thanks the National Board for allowing the Young Adults to have a voice and be present at our meetings. He states that he will have a formal report for the next National Board meeting after the Young Adult Conference this summer. He asks for suggestions from the board for items that the board would like the Young Adults to discuss. The Membership Committee will provide some suggestions for the Young Adult Conference.

General Business

Motion by Bro. CLIFFORD, second by Bro. ANDERSON, to keep dividend rates, through the next spring meeting of the National Board, at the current rates based on the recommendation of our actuary. Motion approved.

President EVANISH reported that the Athletic Board nominations for District 1 are delayed so that all Lodges will have the opportunity to vote. Nominations were extended to May 30, 2009.

President EVANISH presents the bid proposals received for the paving of the Home Office parking lots and driveway. Motion by Bro. CVETAS, second by Bro. CLIFFORD, to approve \$27,000 for paving. Motion approved.

Discussed the cost of the rating service provided by AM Best. The cost to the Society is approximately \$8,000 to \$8,500 per year. Bro. CVETAS motions, second by Bro. ANDERSON, to no longer be rated by the company. Motion approved.

Motion by Bro. CLIFFORD, second by Bro. CVETAS, to hold the next semiannual National Board meeting on Sept. 11, 2009. Motion approved.

President EVANISH thanked the board for their participation in having an efficient and productive meeting.

Motion by Bro. NOVAK, second by Bro. CLIFFORD, to adjourn at 4:25 p.m. Motion approved.

Respectfully submitted,

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

Welcoming the summer season to the SNPJ Recreation Center

by JUDY GERMANI (715)
Recreation Center Secretary

BOROUGH OF SNPJ, Pa.—Hello to all my friends in SNPJland! What a great Memorial Day weekend we had here at the SNPJ Recreation Center. If you were here (and the camp was full!), you know what great weather we had to go along with the music and fun in the Gostilna.

The Trailer Court Association hosted a party in the barn, and everyone was glad to see their old friends again. The Trailer Court residents always seem to have more fun than anyone else. What's their secret? Could it be that they're like one big, happy family? Some residents cut their neighbors' grass, others put on a pot of coffee and sit together each morning on the weekends. They listen to stories about sons and daughters, moms and dads. It seems they all care about each other. We're lucky to have

such a caring group at our SNPJ Trailer Court. Enjoy the summer!

Our friends Al and Gloria Hren (158), who have been coming for years, are planning a wedding for their son Nick (158) and his fiancé, Vanessa Rios, on Memorial Day weekend next year. A lot of deposits for the cabins have already been sent in for that weekend. Nick and Vanessa's wedding will be held in the beautiful Alpine Room. We're glad you've chosen our facility, and we know how good the Alpine Room will treat you. I'll be there next year to see you both. Congratulations!

We're again hosting Youth Round-up and the Young Adult Conference, under the direction of Fraternal Director Kevin Richards. The planning that goes into these fraternal events is time consuming, but Kevin manages to give them a personal touch to keep things moving. "Job well done" is

what you can always tell Kevin.

Weddings have kept us hopping this year, with over 50 dates for wedding caterers Mariann and David Jones to prepare for. They make these events special for every bride. Operations Manager Sue Krispinsky is the woman behind all the planning. She is the key to the wedding success we've enjoyed over the years. If you're planning a wedding, contact Sue for all the information you need.

Join us on Father's Day, June 21, when the Eddie Vallus II Band will perform from 3 to 7 p.m. Eddie and the boys can always put a smile on your face. Sunday, June 28, features the Western Pa. Federation dance with the Bob Turcola Orchestra. Bob is the man who keeps the dancers moving across the floor.

With dancing comes hunger, and we have the cure for that. Our kitchen serves a variety of sandwiches and

salads at every dance—and our pizza is the best! Speaking of food, Recreation Center Director Tim Jergel is lending a hand to organize a new kitchen menu. You must try the half-pound hamburger, wings, pizza or salad to satisfy your craving. The kitchen is open every Friday from 5 to 11 p.m. and Saturday from 2 to 11 p.m. The kitchen is always open on Sunday for the dance and Gostilna. Take a time-out from cooking and let us do it for you. You can call in advance and we'll have your order ready.

As a reminder, I have three spots open in the tenting area for Slovenefest as of this writing. You must be an SNPJ member to rent a spot, and each spot is \$50. Our RV spots on top of the hill are also \$50 each. You must pay in advance for each area, and I will send you a pass for your spot. Call 1-877-767-5732 to reserve your spot. Time is going fast and it would

be good to know you have a place for Slovenefest XXVIII, our biggest festival ever.

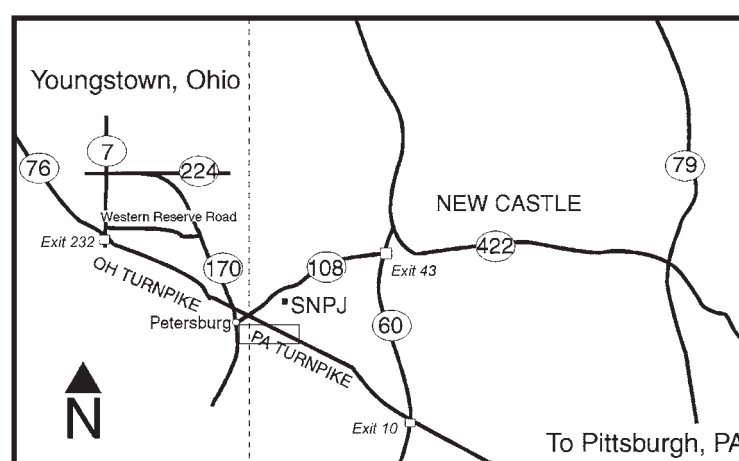
Tickets are now on sale for the Couples Reverse Raffle held each year during Labor Day weekend. This year's date is Saturday, Sept. 5. Tickets are \$100, and each ticket admits two people. Last year we had over 260 in attendance. We all had a good time, and now everyone wants to come! Call today for your lucky ticket. We're offering appetizers, dinner, drawings, music by the Wayne Tomsic Combo and beverage service all evening. Call today!

The summer goes by so fast. Try to visit the SNPJ Recreation Center and enjoy the peace and quiet of country life. Sitting by a camp fire and looking at the lake is a memory everyone should have. We have it here and would like to share it with you. Call for a reservation now!

Slovene
National
Benefit
Societyinvites
you to
enjoy**SLOVENEFEEST**
XXVIII**JULY 10-12, 2009****snpj**
...it's about LIFESlovenefest is hosted by the
SNPJ Recreation Center
270 Martin RoadBorough of SNPJ (Enon Valley), PA 16120
(724) 336-5180 • 1-877-767-5732web site: www.snpjrec.com • e-mail: snpj@snpjrec.com
performance schedule online at www.snpj.org/fest_page

Slovenefest XXVIII features 25 of your favorite polka performers!

Bob Turcola Orchestra • Mikey Dee Band • Karl Lukitsch Band
Don Wojtila Orchestra • Hank Haller Ensemble • Eddie Rodick Orchestra
Dick Tady & the DTO • George Staiduhar Orchestra • Fred Ziwich & the ISM
The Polka Quads • Jack Tady & the JTB • Jack Vasko Orchestra
Frank Stanger Orchestra • Joe Grkman Orchestra • Bob Kravos Band
Joe Novak & Friends • Fairport Jammers • Mahoning Valley Button Box Club
Western Pa. Button Box Club • Magic Buttons Button Box Club • Eddie Vallus II Band
The Happy Timers • Murski Val (from Canada) • Veseli Fantje

And From Slovenia...
Trio Krizman (direct from Ljubljana)**Friday, July 10**
noon-midnight
\$8 admission**Saturday, July 11**
noon-midnight
\$10 admission**Sunday, July 12**
noon-midnight
\$10 admission**Saturday at dusk: Fireworks display** (weather permitting)**Directions to the SNPJ Recreation Center****IN PENNSYLVANIA** — From I-79 take I-422W toward New Castle, take PA-60S and exit at Mt. Jackson (Exit 43). Take PA-108W approximately 8 miles to the SNPJ Recreation Center.**FROM PA TURNPIKE** — Exit turnpike at Exit 10 and take PA-60N to Exit 43 (Mt. Jackson). Turn left onto PA-108W and travel 8 miles to the SNPJ Recreation Center. [Portions toll.]**FROM OHIO TURNPIKE** — Take Exit 232 and follow Route 7N toward Youngstown, then turn right onto Western Reserve Road. Turn right onto Route 170S and travel approximately 6 miles to the blinking light in Petersburg, Ohio. At that light, turn left onto PA-108E and follow the signs on Route 108 to the SNPJ Recreation Center, approximately 2 miles.



Slovenska Stran

Radio Koper praznuje 60. letnico

HEADLINE: Radio Koper celebrates a 60th anniversary

TOPIC: In the last few days, the programming of Radio Koper, which first aired May 25, 1949, has been a bit different than usual. The material has been filled with interesting historical facts, including the tale of how the station received its first record player, which two men had to carry, and the fact that it was the only radio station to broadcast in three languages (Slovenian, Croatian and Italian). The station introduced a project to preserve their status as the highest rated radio station in the Primorska region, along with their new \$700,000 mobile field studio.

Program Radio Koper, ki se je prvič oglašil 25. maja leta 1949, je bil pred nekaj dnevi drugačen kot običajno. S pričevanji, kako so dobili prvi magnetofon, ki sta ga morala nesti dva moška, in da so bili edini radio, ki je oddajal v treh jeziki (slovenskem, hrvaškem in italijanskem), je bil poln zgodovinskih zanimi-

vosti. Predstavili so projekte, s katerimi nameravajo ohraniti položaj najbolj poslušane radija na Primorskem, in nov, več kot 500.000 evrov vreden terenski studio v tovrnjaku. Raziskave, ki so ugotovljale, kateri regionalni radijski program je najbolj priljubljen, so pokazale, da ima radio Koper 21 odstotkov poslušalcev v celotni primorski regiji, na obali in v njenem zaledju pa dosegajo več kot 25 odstotno poslušnost.

Lani spomladi je pod okriljem Radia Koper začel radio študentov Univerze na Primorskem "Kažin". Radio Koper jim je odstopil svojo tehnično opremo in postavil studio, novinarji pa so pomagali pri strokovnem uvajanju mladih kolegov. Radio je nepogrešljiv člen v projektih, kot so osebnost Primorske, gospodarstvenik Primorske, Naš športnik, z Radiem Trst A organizira radijsko martinovanje, že 40 let paz zvočkovnimi posnetki vseh koncertov ohranja dediščino množičnega gibanja, kot je Primorska poje.

DELO

Z vrbami nad težke kovine v zemlji

HEADLINE: With willow trees against heavy metals in the soil

TOPIC: Beginning last week, 360,000 fast-growing willow trees were planted on two acres of degenerated mine surface as an experiment in Trbovlje's Kipa. This is part of a project focusing on the use of renewable sources of energy, especially the regeneration of polluted areas with plantings of wood and plant biomass.

The willow trees will be planted in various polluted areas, such as on old mines and in areas with filtered ashes. They will carefully watch where the willow trees grow well in order to determine which types of soil respond successfully. They are expecting the first results within a year.

Od prejšnjega tedna na hektaru degradiranih rudniških površin natrboveljskih

Kipah poskusno raste 360.000 sadik hitro rastoče vrbe. To je projekt o rabi obnovljivih virov energije oziroma sanacije degradiranih površin s plantažami lesne in rastlinske biomase, ki ga RTH, Rudnik Trbovlje-Hrastnik, razvija s Kmetijskim inštitutom Slovenije. Tega projekta so se pred desetimi dnevi lotili tudi v velenjskem premogovniku.

Za nasad tovrstnih dreves so se odločili po lanski predstavitvi švedske družbe Salix na posvetu z biomasami v Trbovljah. V letu dni naj bi sadika, ki je zdaj visoka kakšnih dvajset centimetrov, zrasla do pol metra, je povedal tehnični direktor RTH Henrik Bajda, v štirih letih, če je ne režejo, pa celo do štirih metrov.

Rast bo opazoval Kmetijski inštitut, vrbe pa bodo posadili na različno onesnaženih območjih. "Med takšnimi so jamska jalovina in območja z elektro-

filtrskim pepelom. Ugotovili bomo, kje vrba najbolj uspeva oziroma katere vrste tal najbolj učinkovito čisti. Delne rezultate pričakujemo že po letu," je pojasnil tehnični direktor RTH. Finančno projekta na RTH za zdaj še ne morejo dokončno ovrednotiti, samo nakub vrb in saditev pa sta jih stala 3500 evrov.

Za začetek bodo po besedah Bajde zadovoljni že z očiščeno prstjo, če pa bo izkupiček projekta še biomasa - saj s klobarjenjem nameravajo v štirih letih doseči zadostne količine, - toliko bolje. Vrbe lahko v nadaljnjem postopku predelajo v pelete.

VRTH načrtujejo, da bodo ob dodatnih vlaganjih v projekte obnovljivih virov energije, kakršen je biomasa, uvedli nov razvojni cikel in povečali delež proizvedene električne energije.

DELO

Spomnili so se braniteljev Predela

HEADLINE: They remembered the defenders of Predel

TOPIC: A modest celebration for the 200th anniversary of the battle on Predel Pass was held a few days ago, during which the participants remembered the fallen Austrian, Croatian, Italian and French soldiers. The main speaker at the event was Defense Minister Ljubica Jelusič.

Two centuries have passed since the conquering French marched through the Soča Valley, which ended with the battle at the ford on Predel. There, 242 soldiers of the Austrian empire tried to stop a thousand French

soldiers who had surrounded the fortress and defeated the defenders. Napoleon then had a free path to Trbiž, which opened the door to Austria.

An exhibit of material from the Napoleonic march along the Soča River and the Kanal Valley in 1797, 1805 and 1809 was also opened.

S slovesnostjo ob 200. letnici bitke na Predelu se na bovškem pridružujejo spominu na Ilirske province v Sloveniji. Na tem prelazu so se poklonili padlim avstrijskim, hrvaškim, italijanskim in francoskim vojakom, udeležence pa je nagovorila slovenska obrambna ministrica Ljubica Jelusič. V trdnjavi Kluže je sledila upri-

zoritev Napoleon se predstavi in odprtje razstave Francoski orli nad Alpami; Slovenija, Italija, Avstrija.

Pred dnevi sta minili dve stoletji od francoskega osvajalskega pohoda po soški dolini, ki se je končal z bitko pri trdnjavi Predel. Tam se je 242 vojakov avstrijskega cesarstva zoperstavilo več tisoč francoskim vojakom, ki so obkolili trdnjavo in premagali branitelje. Napoleon je imel tako prosto pot do Trbiža, ki je predstavljal vrata v Avstrijo. Bitka je dobila tudi ime avstrijske Termopile.

Ob spomeniku padlim na Predelu so program sooblikovali pripadniki Slovenske vojske in vojsk v bitki

sodelujočih držav ter člani orkestra Slovenske vojske. Na uprizoritvi v Klužah je v igri Napoleon pojasnil, kako si je zamislil Ilirske province. Avtor predstave je režiser Marjan Bevk. Sledilo je odprtje razstave, ki jo je v Klužah postavil avtor knjige Napoleonovega pohoda ob Soči Fedja Klavara. Razstavljena so skromna gradiva o pohodih Napoleonove vojske po Soški in Kanalski dolini iz let 1797, 1805 in 1809. Razstava, za katero so gradivo v štirih jeziki zbrali Vasja Klavara, Jože Podpečnik, Nikola Tominac in Paolo Foramitti, je posvečena tudi branilcem trdnjave Predel, hrvaškim krajišnikom iz Slunja.

DELO

Čistilkam v Valdoltri dva evra na uro

HEADLINE: Cleaners in Valdoltra earn \$2.60 an hour

TOPIC: The cleaners who ensure that one of the most reputable Slovenian hospitals, the Valdoltra Orthopedic Hospital, is clean and tidy, can't take it anymore. They asked for help from the Obala Works Union and called a press conference during which they asked the public how they could survive through a month when they are only paid \$2.60 per hour. Their dilemma is so bad that they are afraid to lose even such poorly paying jobs.

In many departments, when at one time three or four cleaners were employed, now one or two have to

do all the work. If the cleaners from Valdoltra worked at Izola General Hospital, they would earn at least \$260 more (net).

A few years ago all the cleaners were eliminated from the Valdoltra Orthopedic Hospital staff and employed by ISS Facility Servis Maribor, and now the orthopedic hospital is contracting cleaning help from them. If the cleaners were employed directly by the hospital, the hospital would not have to pay a middleman and the cleaners could be paid better.

Čistilke, ki skrbijo, da je ena najbolj uglednih slovenskih bolnišnic, Ortopedska bolnišnica Valdoltra, ure-

jena in čista, ne zmerejo več. Zaradi hudih stisk so stopile po pomoč na obalno sindikalno organizacijo KS 90 in sklicale tiskovno konferenco, na kateri so javnost vprašale, kako naj preživijo mesec, če jim za uro dela plačajo dva evra bruto. Stiska je tako huda, da se bojijo zgubiti celo tako slabo plačano delo. "Kakšne bodo naše pokojnine? Bomo delale 35 let za to, da bomo na stara leta pobirale hrano iz smetnjakov?" je vprašala Izeta Malkoč.

Po kolektivni pogodbi spadajo čistilke v prvi plačilni razred, kar pomeni, da jim pripada 349 evrov bruto plače (dva evra na uro). Razliko do minimalne plače jim krije delodajava-

lec, minimalna plača znaša 589 evrov bruto, na plačilni listi pokaže; da je to neto 426 evrov. Tako plačo dobijo ne glede na opravljeno delo, iz leta v leto pa jim nalagajo več. Na marsikaterem oddelku, kjer so prej delale tri ali štiri, zdaj to delo opravi ena ali dve. Če bi čistilke iz Valdoltre delale v Splošni bolnišnici Izola, bi imele približno 200 evrov (neto) višjo plačo. To pa zato, ker so pred približno desetimi leti vse čistilke izločili iz ortopedске bolnišnice, jih zaposlili pri ISS Facility Servis Maribor in jih ortopedska bolnišnica zdaj vsa leta namerava.

Če bi tudi zaposlena neposredno v bolnišnici, ne bi bilo treba plačevati posrednika in bi v javnem zavodu

dobile višjo plačo, je prepričan, sekretar obalne sindikalne organizacije Peter Majcen, ki je pojasnil, da so to pred nekaj leti spoznali tudi v izolski bolnišnici, kjer so po več letih izločeni oddelki čistilk znova zaposlili in tako izboljšali njihov položaj. Sindikat poziva bolnišnico in zakonodajalca, naj spremenita položaj zaposlenih.

DELO

VOZOVNICA - V avtobus vstopi kontrolar in pravi gospodu Hladniku: "Vašo odzivno prosim!" Ta pa odgovoril: "Ti izsiljivalec, kupi si svoj!"

Kljub krizi uspešnejši kot lani

HEADLINE: More successful than last year despite the crisis

TOPIC: Pipetrel from Ajdovščina, the top producer of light aircraft, is celebrating two important events: they made the 300th airplane in their Sinus family for an American customer, and the 50th airplane from the Taurus family which will find its new home in Brazil. This 60-member company makes motorized kites, motorized gliders and small gliders with auxiliary gas or electric motors.

The company remains extremely successful, even during this economic crisis, and according to Director Ivo Bascarol, they increased sales by 35 percent in the first quarter of this year. The company opened new markets, such as in the Middle East, South America and Far East, which are less affected by the economic crisis. Through the end of the year they are planning to double their production because they have many more orders than they expected.

Pipetrel makes between six and seven aircraft each month, and in their 22-year history they have made close to a thousand planes. The company has representatives in 35 countries, they sell their products on every continent,

and their planes are now flying in 50 countries.

Ajdovski Pipetrel, vrhunski proizvajalec lahkih letal, praznuje dva pomembna jubileja: izdelali so 300. letalo iz družine Sinus, ki je namenjeno Američanu Billu Huntu, in 50. letalo družine Taurus, ki bo nov dom našlo v Braziliji. V 60. članskem kolektivu izdelujejo motorne zmale, motorno-jadrnalna letala, motorna potovalna letala in jadrnalna letala s pomožnim bencinskim ali električnim motorjem.

V gospodarsko zaostrenih razmerah podjetje posluje nadvse uspešno, saj so po besedah direktorja Iva Bascarola v prvem četrtletju prodali 35 odstotkov več kot v istem obdobju lani. "To nam je uspelo s pravilnim predvidevanjem trendov, odpiranjem novih, za krizo manj občutljivih trgov, kot so arabske države, Južna Amerika in Daljni vzhod, ter s pravilnim nastopom na trgu. Do konca leta nameravamo številko podvojiti, saj imamo več naročil, kot smo predvidevali," pravi Bascarol.

Kakor je dejal, še naprej pospešeno vlagajo v raziskave, tehnološko opremo in razvoj. Lani so za razvoj namenili 1,2 milijona evrov oziroma četrtino celotnega prometa podjetja, podobno načrtujejo tudi v tem letu. "Glavni pomen pripisujemo

zaposlenim. Zato nadaljujemo zaposlovanje visokoizobraženega kadra v novem razvojnem inštitutu za letalstvo in aplikativne vede, kjer smo letos začeli razvoj novega štirisedežnega letala, za katero pričakujemo, da bo velika revolucija v letalstvu," napoveduje Ivo Bascarol.

V Pipestrulu izdelajo od šest do sedem letal na mesec, v 22-letni zgodovini so jih naredili že skoraj tisoč. Poleg letal Sinus, Virus, Virus SW in Taurus som pred kratkim začeli serijsko proizvodnjo enosednežnega jadralnega letala s pomožnim motorjem Apis/Bee.

Podjetje ima zastopstvo v 35 državah, prodaja na vseh celinah, njihova letala pa letijo že v 50 državah. Še posebno ponosni so na letalo Taurus Electro, ki je prvič poletelo leta 2007 in je še vedno edino dvosednežno električno letalo na svetu. Lani so prejeli dva zavirljiva naslova: zmago na NASA GAT Challenge 2008 z letalom Virus SW 100 in nagrado revije Popular Science za eno izmed desetih najboljših inovacij na svetu s področja letalstva in vesoljske tehnike za letalo Taurus Electro.

V Pipestrulu se že pripravljajo na prihodnje tekmovanje Agencije NASA poleti 2011.

DELO

Najdebelejše in najstarejše pomursko drevo

HEADLINE: The thickest and oldest tree in Pomurje

TOPIC: The chestnut tree on Tetaj hill near Križevci on Goričko has been estimated at between 500 and 700 years old, its trunk measures 30.8 feet, and it is the thickest and the oldest known tree in Pomurje. The workers at the Soboška Unit of the Forest Establishment of Slovenia issued a pamphlet in which they introduced a selection of the most interesting and exceptional trees in Pomurje, with which they concluded the celebration of this year's Week of Forests.

The chestnut tree in Goričko is the thickest and oldest tree, but the tallest tree in the area is a 164-foot oak tree which grows in Rogachevci.

V senci kostanja na Tetajnem bregu pri Križevcih na Goričkem, ki je blizu podobnega, a sušičeja se drevesa, s svojimi 940 centimetri obsega debla, izmerjenega v višini človekovih prsi, in ocenjeno starostjo od 500 do 700 let najdebelejše in najstarejše znano drevo v Pomurju, so pred dnevi sodelavci soboške enote Zavoda za gozdove Slovenije na poseben način proslavili

letošnji teden gozdov. Predstavili so brošuro, v kateri je v sliki in besedi predstavljen izbor najzanimivejših izjemnih dreves Pomurja. Kostanj na Tetajnem bregu, za katerega skrbi njegova solastnica Sidonija Čahuk, je rekorden po debelini in starosti, po višini pa s svojimi 50 metri prednjači hrast graden v Rogachevcih. Po

oceni strokovnjakov pa ima največ lesne mase, približno 63 kubičnih metrov, Niderlov hrast dob v Spodnji Ščavnici. S popisom zanimivih dreves in izdajo brošure delo še ni končano, je dejal vodja projekta Stanko Rojko, saj bi gozdarji za nekatera drevesa radi našli tudi nekakšne skrbnike.

DELO

Med za srce

Štiri žličke medu na dan zadostujejo, da je v krvi dovolj zaščitnih snovi, ki varujejo celice in preprečujejo poapnenje žil, so ugotovili raziskovalci univerze v Illinoisu. Namesto sladkorja priporočajo uživanje medu. Temneji ko je, več koristnih snovi vsebuje. Med je tudi odlično kozmetično sredstvo: za krepitev roževinaste plasti nohtov zmešajte v skodelici enaka deleža medu in oljčnega olja, dodajte rumenjaki in ščepec soli in v tej mešanici namakajte nohte deset minut. Če imate razcepljene konice las, zmešajte dva dela olja pšeničnih kalčkov z enim delom medu in žličo domačega kisa, nanesite na konice las in jih po 30 minutah dobro izperite.

To in ono iz Slovenije – This and that from Slovenia –

NOVOMESTO - Novomeška Osnovna šola Grm se lahko pohvali z več dosežki. Že trikrat je bila najboljša slovenska športna šola, njen pevski zbor je dobil zlato priznanje na republiškem tekmovanju, učenci so si tudi letos prislužili veliko zlatih priznanj na raznih tekmovanjih v znanju, tako da je bilo 15 ravnateljcev in učiteljev iz Nemčije, Severne Irske in Španije, ki so šolo pred kratkim obiskali v okviru projekta za spoznavanje novih držav, njihovih kultur in šolskega sistema Comenius upravičeno navdušeni. Grmški šolarji pa so se odrezali tudi v zbiranju starega papirja. Lani so s pomočjo staršev zbrali kar 127 ton, letos pa le 14 ton manj. Z izkupičkom so postavili ograjo pred teraso in vrtom pred učilnicami prvih razredov in tam uredili igrišče za igrali, ki so jih naredili v delavnicah Šolskega centra. Lahko bi naredili še kaj, če ne bi cena za kilogram starega papirja v pol leta padla z devetih na dva centa.

The Grm Elementary School in Novo mesto can boast of many achievements. Three times it has been recognized as the best Slovenian sports school, its chorus received a gold medal at the state competition, and the students have received numerous first-place awards at various class competitions. The school inspired 15 principals and teachers from Germany, Northern Ireland and Spain who recently paid a visit in connection with the Comenius Project, which allows teachers and students to get to know new countries, cultures and school systems. The Grm students were also very successful in collecting old paper. Last year, with the help of their parents, the students collected 127 tons of paper; this year they collected 113 tons. With the proceeds they purchased a new fence for the garden in the front of the first-grade rooms, where the playground stands. They would like to do more, but the price for two pounds of old paper has dropped from nine cents to two cents in the past six months.

DELO

We've Got You COVERED

GREG FELTON
Marketing Director



You can retire, but when and how?

So much bad news these days – 401k balances sinking to new lows, interest rates dropping just as quickly, taxes increasing, Social Security running out of money, company pension plans in jeopardy... you get the picture since you probably read something about these headlines almost every day. So how is a person supposed to plan for his or her retirement?

For many years, conventional wisdom used the three-legged stool as an analogy for retirement. One leg of the stool represented Social Security/government money, a second leg your company pension and the third leg personal savings. Ideally, the personal savings leg should be much larger than the other two, but the reality is quite the opposite. For many people, Social Security and a company pension comprise the bulk of a person's retirement assets.

Wouldn't you agree that in a perfect world personal savings should be the largest of these three legs? It's to your advantage to build this portion of your retirement assets for several reasons. One is because you will be in total control. No one can change, delete or cancel your money. You will also control the distribution of your funds, so if you need more or less, it's up to you.

So how do you start saving your own money? The simplest way is to open an IRA, a Roth IRA or an annuity with SNPJ. Every day your account with us will be worth more than the day before because we pay interest daily. These tax-deferred or tax-free plans offer competitive interest rates with a strong guarantee. The following figures are a guide designed to show you how much you'll need to set aside in order to accumulate \$100,000 for your retirement:

Number of years until retirement	Yearly amount to be saved	Monthly amount
5	\$17,300	\$1,445
10	\$7,100	\$595
15	\$4,500	\$375
20	\$3,000	\$250
25	\$2,000	\$170

If you want to accumulate two, three or 10 times the amounts listed above, simply multiple the monthly savings by that number.

Most people find the easiest way to financial independence is to set up an automatic payment plan using their checking account. To get started, contact your Lodge secretary, local sales representative or the SNPJ Home Office at 1-800-843-7675.

- **Thought for the Week** — There are no traffic jams when you go the extra mile.

Roger Staubach
Former Dallas Cowboys quarterback



Important information on recent Lodge mergers

LODGE MERGERS FROM PAGE 1

On June 22, 2009, the following Lodges will merge: McKeesport, Pa., Lodge 347 into East Pittsburgh, Pa., Lodge 629; and Blaine, Ohio, Lodge 333 into Barton, Ohio, Lodge 562. The Lodge 629 secretary is Shirley Klasnick, 175 Central Ave., N. Versailles, PA 15137; phone (412) 823-3049. The secretary of Lodge 562 is Earlene Dawkins, 73641 Pleasant Grove, Adena, OH 43901;

phone (740) 546-4436.

A Notice of Merger/Transfer has been sent to the membership of all the above-mentioned Lodges. We thank the officers and members of the above Lodges for acting in the true fraternal spirit of the SNPJ by participating in these mergers, and for their dedication and loyalty to the Society. In addition, we urge the members of transferred and merged Lodges to become active and involved in their new Lodges.

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Culture Committee backs Culture Capital Project

LJUBLJANA (STA) — The parliamentary Culture Committee discussed the “Maribor, European Capital of Culture 2012” project June 3, confirming the decisions of the National Culture Council made in Maribor in April.

The committee expects increased cooperation among those responsible for the success of the project, which include Maribor and its partner cities – Ptuj, Murska Sobota, Slovenj Gradec, Novo mesto and Velenje – as well as the Cultural Ministry. The committee also reminded the organizers to be careful and consider the current financial and economic circumstances, paying special attention to quality programming.

Following the proposal of Committee Vice President Aleksander Zorn, the committee urged the government to support the project despite the economic situation since it is of great importance for Slovenia, making the country more recognizable.

The organizers and the government should compile a report on the activities comprising the European Capital of Culture 2012 project by the end of the year, which the Culture Committee will discuss in February 2010. According to Mitja Cander of the National Culture Council, the council is greatly concerned over an imbalance between the expectations of the local communities and the state funding for the project, and over the fact that financing for the project is not yet set with only two and a half years to go before initial events are planned.

Further concern was expressed on the organizational level: no institution has yet been announced as the project lead, leaving the project in the hands of a temporary secretariat.

Maribor Vice Mayor Andrej Verlič responded that much has already been accomplished since the council's April session, even though the project was only confirmed in Brussels, Belgium, May 12. “The mayors of the partner cities agreed to name the Maribor Narodni dom as the project organizer, but much still has to be defined,” Verlič said.

Culture Minister Majda Sirca welcomed the council's concerns, adding that the Cultural Ministry had already asked the mayors of the participating cities to revise their plans and expectations. “The state will support the organizers and cover 40 percent of the program costs,” Sirca said. However, direct state funding is only part of the money that the project can receive from the state, Cultural Ministry State Secretary Stojan Pelko pointed out, listing funding competitions and European cohesion funds as other possible sources.

Study shows mostly clean ground in Slovenia

LJUBLJANA (STA) — A nine-year study of ground pollution has shown that the ground across Slovenia is mostly clean, but there are certain areas that are threatened by pollution. As much as 70 percent of the pollution is caused by traffic, mining and smelting, and intensive farming in some areas.

“Ground pollution is critical and calls for state intervention in three areas of Slovenia: Mezica, Celje and Zasavje (mid-northeast),” Franc Lobnik of the Council for Environmental Protection in Slovenia said as he presented the study in late May. According to Lobnik, the goals are now to reduce degradation of the environment by changing farming methods, using cleaner industrial technologies and improving waste management, where Slovenia is among Europe's pioneers. “Europe wants to have the leading global role in the production of quality food, and currently has the largest share of quality farming grounds,” the Lobnik added.

However, Europe's lead will be hard to maintain since the world has lost a quarter of its fertile land over the past two centuries, and quality food will be questionable if the trend continues and the world population continues to grow, he pointed out.

“Between 2002 and 2007, 48,700 acres of land in Slovenia were used for construction. 65 percent of which was suitable for farming,” Lobnik explained. Slovenia currently has 0.21 acres of farming grounds per capita, while the EU average is 0.63 acres.

Monitoring ground pollution is one of the main roles of the Slovenian Environmental Agency (ARSO), director Silvo Zlebir said at the presentation. However, he believes the ground is somewhat neglected in European legislation. “The nine-year study will serve



as a comprehensive overview of ground pollution in Slovenia, and the analysis will be followed by more detailed local monitoring,” Zlebir announced.

Bled out of the running for 2018 Winter Olympics

LJUBLJANA (STA) — The executive committee of the Slovenian Olympic Committee has failed to approve the proposal that the Slovenian lakeside resort of Bled bid for the 2018 Winter Olympics, effectively putting an end to an initiative launched by the mayors of seven municipalities in the Gorenjsko region.

The committee's decision means that the 2018 Winter Olympics will definitely not take place in Slovenia because the statute of the International Olympic Committee mandates that an Olympic bid be confirmed by both the national committee and the host country.

All 12 members of the 19-member committee attending the meeting in Ljubljana failed to endorse the bid. Committee President Janez Kočijančič explained that large tourist facilities are not expected to be constructed in the near future because of the recession. According to a study conducted by the tourism institute at the Ljubljana Faculty of Economics, the organizers would require a \$3.8 billion investment in the project, and the budget for the games would stand over \$1.1 billion.

Ernest Aljančič, president of the Ice Hockey Association of Slovenia, said that the timing of Slovenia's bid was inappropriate. Gymnastics coach Edi Kolar added that the Winter Olympics was a much harder task than the 2013 Winter Universiade in Maribor, which is already facing funding problems. Committee Vice President Jakob Bednarik noted that filing the bid alone would cost Slovenia more than \$14 million.

The proponents endorsed the initiative to vie for the 2018 Winter Olympic Games in March 2008, believing that the region is an ideal venue for the biggest winter sporting event in the world. While the region is home to many winter sports activities, including the Kranjska Gora World Cup skiing venue and the world-famous Planica ski jumping hills, the mayors proposed that the entire country take part. The idea was supported by 72 percent of the 1,060 people polled in a survey carried out in January 2009.

Slovenia had previously joined forces with the Austrian province of Carinthia and Italy's Friuli Venezia-Giulia in a bid for the 2006 Winter Olympic Games, but the three-country candidacy was passed over in favour of Turin, Italy.

Slovenia doubles its patent numbers in 2008

MUNICH/LJUBLJANA (STA) — Slovenians submitted 129 applications for patents with the European Patent Office (EPO) in 2008, a 12 percent increase over the year prior. This means that the number of applications per million people stood at 63.7, which ranks Slovenia 20th among 34 European nations, according to the EPO annual report.

The EPO granted 33 Slovenian patents, which is almost twice as many as in 2007. In terms of the number of patents granted, Slovenia again ranks 20th. The number of patents per million people stood at 16.3, which lands the country in 20th place.

In terms of the number of applications, Germany topped the list with 26,653, followed by France (9,050), the Netherlands (7,289) and Switzerland (5,972). Germany also topped the list in terms of the number of patents granted with 13,498. France followed with 4,805, while Switzerland ranked third with 2,420, and Italy fourth with 2,258.

Engineering Faculty planned in Novo Mesto

NOVO MESTO (STA) — Slovenia's National Senate for Higher Education has approved the establishment of the Faculty for Industrial Engineering (FINI) in Novo Mesto. The faculty is expected to welcome its first students, who will study automotive industry engineering, in the 2010-2011 academic year.

According to Borut Rončević, the

director of a Novo mesto-based university and research center, this is the third faculty in the city and the first Slovenian faculty that is being established in response to the needs of the region's industry. Considering the needs of Novo mesto companies, such as car parts maker TPV, the Revoz Renault assembly plant and RV maker Adria Mobil, the faculty will first focus on the auto industry.

Between 70 and 80 full-time students and 40 part-time students are expected to be enrolled in the first academic year.

First electric car charging station opens in Slovenia

LOGARSKA DOLINA (STA) — The very first public battery-charging station for electric cars opened in the Alpine Logarska Valley May 24. The station was constructed by power distributor Elektro Celje at the initiative of the Logarska dolina Company, which is responsible for the management of the valley.

The company has responded to an increasing number of visitors from the Austrian province of Carinthia who want to visit the valley with electric cars, but have not been able to recharge their vehicles in Slovenia. A long-term guideline of Logarska dolina has been to restrict motor traffic through the valley while turning to environmentally-friendly means of transportation.

Another battery-charging station is scheduled to open in Solčava (northern Slovenia). Drivers will be able to use both stations free of charge.

Exhibition showcasing drawing in Slovenia

LJUBLJANA (STA) — An exhibition giving an overview of the art of drawing in Slovenia between 1940 and 2009 opened at the Ljubljana City Gallery in late May, displaying 315 works by 138 artists.

“‘Drawing in Slovenia II’ attempts to limit itself to drawings viewed in the classic media,” said organizer Aleksander Bassin. The exhibited works include all major artists and techniques. According to Bassin, the seven curators participating in the selection of works left out architectural drawings, comics and graphic design, and their selection concluded with the entry of digital technology in art.

The exhibit, which will be on display through Aug. 30, will be followed by “Drawing in Slovenia I,” which will open at the National Gallery Sept. 15. That exhibition, which will run through Oct. 23, will include 80 drawings by 51 artists from the period 1870-1950, including some modernist works.

National Gallery Director Barbara Jaki noted that displaying drawings was a problem since paper is a very fragile material and colors are also sensitive. According to Jaki, only those drawings that have the status of an independent art work were selected for the project.

Slovenian hotel listed among world's hippest

NEW YORK (STA) — *Conde Nast Traveler* magazine has included Slovenia's seaside hotel Kempinski Palace in Portorož on its list of the hottest hotels in the world. The venerable Portorož Hotel, which reopened last October after a thorough renovation, is the first Slovenian hotel to make this prestigious list, and was also included in the spa category.

For its 13th annual list, *Conde Nast Traveler* chose the best hotels, night clubs, spas and restaurants in 53 countries. Other countries making their debut on the list include Israel, Mongolia, Peru and Zimbabwe.

“Kempinski Palace recently regained its dignity with the addition of a strikingly modern annex, an impressive spa, two gourmet restaurants, new indoor and outdoor pools, and an inside-out renovation of all 183 rooms,” the magazine writes. According to the magazine, the hotel has one of the “most magnificent dining rooms in Europe, which still exudes an aura of Hapsburg elegance.” The hotel was originally built at the turn of the 19th century.

“The hotel makes Slovenia a fun, new alternative to the South of France, the Amalfi Coast, or even nearby Croatia,” *Conde Nast Traveler* adds.

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

Badger Jabber

by BOB SMOLE
Lodge 584

MILWAUKEE — I open this article with some sad news. On May 23, Bro. Louis Widemshek (584) of Milwaukee passed away at the age of 88. Bro. Widemshek was the husband of Frances (Verbick) Widemshek, also of Milwaukee.

Both Louie and Fran were longtime active SNP timer members. They were always a part of the local functions and participated in committee duties while they were able. Bro. Widemshek was often seen at the entrance gate to our Wisconsin SNP timer Slovenian Day picnics years ago when they were held at Arcadian Park (when it was still in existence), and later at Schwabenhof Park.

Bro. Widemshek was an active man and was well known at the Milwaukee County Stadium for over 35 years. He was a beer vendor, serving the box section behind home plate where many dignitaries held season tickets for the Milwaukee Braves. Louie loved his job at the stadium almost as much as he loved baseball. Deer hunting was another sport that he enjoyed; he spent a lot of time sharing his deer hunting experiences with me. Louie hunted in Florence County in northern Wisconsin, where his

brother-in-law owned a cottage. He looked forward to the yearly hunts.

Bro. Widemshek is survived by his wife, Frances; daughters Karen (George) Lipovsek and Diane (Edward) Zore; and sons Gary (Liz Martin) and Michael (Marilyn). He is also survived by three grandchildren, four great-grandchildren, nieces, nephews, other relatives and many friends.

Badger Lodge 584 extends sincere sympathies to all of his relatives and friends. We will miss Bro. Widemshek, but we will not forget him. *Adijo, Louie!*

Sis. Widemshek endured an additional family death. The day following the funeral of her husband, Fran attended the funeral of her brother, Louis Verbick, 94. Louis was the father of Carol (Don) Dobratz and Mary (James) Whitt. We extend our deepest condolences to the Louis Verbick family and to Sis. Widemshek on the loss of her brother.

The Milwaukee USPEH Balina League got off to an enthusiastic start June 1 at West Allis Veterans Park, 70th and W. National Ave. This year there are 10 teams competing in a weekly battle of skill, fortitude and strategy, making interesting competition for both participants and spectators. There are two shifts each Monday, beginning 6 and 7 p.m., with a 50-minute game time limit. Should you decide to be a spectator, bring a lawn chair with you since park bench

seating is limited.

The season will run until Aug. 3 with scheduled play-off dates Aug. 10 and 17. These dates may change depending on any rain make-ups that might occur. Come on out and take in a balina game, enjoy an evening in the park, and visit with friends. BYOP&B (bring your own popcorn and beverages); there are no vendors. I know you'll have a good time and it's not a late night out; you'll be home before the streetlights come on and in time to see the 10 p.m. news.

Saturday, Aug. 29, is the date for the Koncert in the Park with Ansambel Erazem from Postojna, Slovenia, performing. This group of four men and one woman will be performing at Triglav Park in the Wind Lake, Wis., area. This beautiful outdoor park is nestled among large shade trees; a perfect setting for this European group to present their wonderful ethnic music and song. USPEH is sponsoring this special performance to commemorate their 31st anniversary.

USPEH is formed from eight different groups in the Milwaukee area, including SNP timer, Sloga, the Milwaukee Slovenian Retirees, the Fun-O-Leers, KSKJ, SWU, TRIGLAV and the USPEH Chorus. I know you will enjoy this experience and won't want to miss it. Tickets are \$10. There will be bakery items, sandwiches and plenty of beer, wine and soda for you to purchase all afternoon. This

is another occasion to support the Slovenian culture that we are so proud of. Come out and enjoy; the fresh air will do you good and the entertainment will be marvelous. For additional information and tickets, contact Sis. Fran Smole at (414) 258-5572.

If your mailman delivers this PROSVETA issue on time, why not attend our regular Badger Lodge 584 meeting at St. Peter's Church Hall, 79th and W. Lincoln Ave., Thursday, June 18, beginning at 7:30 p.m.? President Tim Donovan usually starts the business meeting on time, so plan to join us. We'll complete the evening with a coffee social. Expertly and freshly brewed coffee prepared by Sergeant-at-Arms Bob Alpner embellishes the efforts of our Kitchen Committee, Sisters Marge Alpner and Josephine Manson. Marge and Josephine cut, dish and serve the various mouth-watering desserts that are donated by our talented baking members. Normally, only a few crumbs are left for the church mice.

If your PROSVETA arrives after June 18, mark your calendar for next month's meeting, Thursday, July 16, at the same time and place as mentioned above. Try to make it.

The next few weeks are important for our future graduates. June is when many of our young people will come to the end of their high school and college years. Whether it's from high school or college, graduation is

an event that needs to be celebrated and acknowledged. Off hand, I know of two Badger Lodge members who will attain that objective this month. My granddaughter, Erika Swiatek, daughter of Nancy Gulland and Duane Swiatek, will be graduating from East Troy High School. Jennifer Wucinski, the daughter of Jerry and Jean Wucinski, will also be graduating from high school. These girls are outstanding students who deserve our congratulations and best wishes for the future. I know both are pursuing a college education.

If your son, daughter, grandson or granddaughter recently graduated and would like their special accomplishment announced in "Badger Jabber," please contact me and I will make sure they are recognized as they should be. E-mail me at rsmole@wi.rr.com. Please reference "Badger Jabber" in the subject line. You can also call me at (262) 242-6204.

I hope our young members are taking advantage of the SNP timer Scholarship Program. If you are covered by an SNP timer insurance policy, you are most likely eligible to apply for an SNP timer scholarship. To find out more, visit www.sn timer.org and follow the links to the scholarship program. No computer? Phone the SNP timer Home Office at 1-800-843-7675 and they will be happy to get the information out to you. You can also contact me and I will get the information you need.

Beaverdale reunion tandems with Lodge 53 picnic

by LEE JACKOPIN
Lodge 355 Secretary

KIRTLAND, Ohio — The annual Beaverdale Reunion will be held Sunday, June 28, from noon until 7:30 p.m. at the SNP timer Farm on Heath Road in Kirtland. Heath Road only runs south of Route 6, parallel to the Chagrin River, and is two and a half miles east of Route 306 and a little over three miles west of Auburn Road.

V-Boj Lodge 53 is sponsoring this picnic celebration and dance in conjunction with the 70th anniversary of the SNP timer Farm. A new feature is the "Candy Brigade" in support of the courageous men and women serving overseas in the Armed Forces. Lodge 53 will collect hard candy (no chocolate or candy that might melt) and single-serving drink mixes used to flavor water.

Beginning at 2 p.m., V-Boj Lodge members will serve delicious dinners and superb sandwiches, plus krofe and beverages. The Joey Tomsick Orchestra will perform Slovenian polkas and waltzes, along with other music, from 3:30 to 7:30 p.m.

Come out and reunite with friends and relatives from Pennsylvania. Upon arrival, visit the reunion registration and records area located near the large "Beaverdale/Dunlo Reunion" banner to the left of the pavilion. Talk, take pictures, and recall events and happenings. A group picture will be taken at around 4:30 p.m.

Renew old acquaintances with folks from the coal mining region of Cambria County, Pa., including the small villages, hamlets and towns of Dunlo, Krayn, Lloydell, Mundy's Corner, Nanty Glo, Portage, St. Michael, Salix, Scalp Level, Sidman, South Fork, Wilmore, Windber and all the others. The many residents who moved from these towns to the Cleveland area before and during the Second World War began reuniting after the war. The tradition stopped a only few times over the years and the number of reunions is not known, but remarkably the Beaverdale Reunion continues.

In 1989, the late Jim Ilersich, Joan and Joe Goletz, Rene Kelly, Elsie and George Rubal, Lynn Robinson, Bill Ilersich, and many others organized Beaverdale

Reunions in the spring and fall at Strawberry Lane Park in Willoughby, Ohio. Jim Ilersich had to arrive at 3 a.m. to claim the pavilion. For convenience, the annual reunion has been arranged at the SNP timer Farm during the last Sunday in June since 1990, making this the 20th consecutive Beaverdale Reunion at the Farm! Because there are no records of earlier reunions, there is only an estimate of four dozen Beaverdale Reunions held over the 64 years since World War II.

Incidentally, we received word that Beaverdale/Wilmore High School will hold a general reunion of all classes before 1961 Sept. 25-26 in Portage, Pa. For more information, contact Veronica Maslar Dahlin at (814) 536-2912 or Marian Susko at (814) 536-2912.

Please pass the word to your relatives and friends about Beaverdale Reunion 2009. Let's have a good reunion with lots of folks whose roots are in the small coal mining towns of Pennsylvania! For more information, e-mail Lee Jackopin at lj_jakopin@yahoo.com or phone (440) 943-3170.

ANNOUNCE IT

Band leader, member join in matrimony



Congratulations and best wishes to Frank Stanger of the Frank Stanger Orchestra and the former Lynne Aann Malinak (41) on their April 25, 2009, marriage.

Senior Corner

by CARL ZVANUT
Lodge 800

DEVON, Pa. — I got a new primary care physician last week, and it was quite a momentous occasion. No, really; it was. This wasn't just one doctor replacing another. I replaced a doctor whose practice covered the change brought on by Medicare, Medicaid, HMOs and the rest of the list to a doctor aware of those changes and facing the Obama changes. I went from the old-time, single-doctor family practice in a modest office with a quiet waiting room to a train station waiting room for five doctors.

The new doctor is young enough to know what happened in the past to the profession and what lies ahead, while my old doctor left the profession partly because of both reasons (a recent organ

transplant being the other). The new doctor is also a woman in what used to be a man's profession.

Now all of that is fine, but the relationship between doctor and patient is what counts, and that has to develop over time. I can be sure of what is ahead because our relationship got off to the kind of start one seldom does; we hit it off right off the bat. When she asked what I thought contributed to my being in such good shape at my age, I replied it was being a first generation Slovenian-American. She not only agreed, but wouldn't you know, she has Slovenian in her lineage. When you have a winning day, it just doesn't stop.

Would you believe that newspapers are putting the comics and puzzles in the business section as part of size reduction? That's what our local paper does for the Saturday edition. Not that the business section couldn't use a few laughs, but do the comics deserve association with what

is business news these days? The puzzles, though, are right at home; they're of about the same order of challenge as some of the business prose. What's comforting is that the comics and puzzles are holding their own in numbers, even though the rest of the paper is slowly disappearing. The editors must sense that we need a laugh now and then — now more so than ever.

Snatches of conversation one picks up around my retirement home reflect the true status of things, but often with a touch of humor that takes the edge off what's really meant. For example, "Looks like the chicken didn't run fast enough" is a comment frequently overheard from the diner perusing the menu. Commenting later on what might be considered undersized, "They don't seem to want to serve pie." Finally, instead of "motor mouth" to describe the table conversation monopolist, there's the more demure, "The needle seems never to need changing."

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SNPJ Farm celebrating 70 years of picnic tradition in 2009

by GERRI TREBETS (604)
SNPJ Farm Board

CLEVELAND — Another picnic season is upon us and we look forward to opening our doors once again for a year of good food, music, dancing and fellowship among Lodge members, friends and hopefully some new faces. Each Lodge and organization is busy preparing for their "special" Sunday, and I guarantee they have a lot of good things in store for everyone.

Our work crew has been very busy sprucing up, cleaning and doing whatever else needs done so that when you come out to the Farm, you'll be able to admire the beautiful facility that we are so very proud of. The work crew consists of several gentlemen and one lady who faithfully come out every Tuesday and Thursday. We were fortunate to land a new recruit, Steve Matas (614), son of Pete and Linda Matas and nephew of Charlie Shaver (614), whom I call "Paul Bunyan" because of his size and his gentleness. He is such a pleasant young man and a hard worker. We'd like to have more young people come out to give us a hand as there is always so much to be done. If you have a few hours to spare, come on out. The pay is not that great, but the rewards

are plenty. I would also like to commend our caretakers, John and Tammi, who have taken on many additional tasks in order to help beautify our Farm. Their spirit and enthusiasm have made a big difference in the Farm.

There will be a great void this year, however, as we suffered the loss of Helen Sumrada (604) in April. She was our super ticket saleslady, roast beef-maker extraordinaire, friend, colleague and the president of Utopians Lodge 604. Her special knack of getting you to purchase a ticket will be quite a difficult task to uphold. May she rest in peace. We sure hope that you will continue to purchase our tickets and support the Farm.

Our first event of the year was the spring Pancake & Sausage Breakfast May 17. Even though it was a little on the chilly side, the sun was shining bright and we had a good-sized crowd in attendance, roughly 250. Our expert flapjack flippers, Joe Blatnik (614), Fred Martin (158) and Greg Volpe (158), were in rare form, producing some really light and fluffy pancakes. They must have been good as we received many compliments from our patrons. Of course, it's the batter-mixing technique that gets them light and fluffy, and

Lou Novak and June Slapnik evidently had the proper style. Thanks, as always, for supporting us and taking time out to enjoy a delicious breakfast.

Our crew is what helped make the breakfast a success. In no particular order, they were Dolores Dobida (142), Joe Blatnik (614), Fred Martin (158), Lou and Pat Novak (576), Greg and Samantha Volpe (158), June Slapnik (566), Dorothy Gorjup (158), Lee Jackopin (355), Ed Petric (142), Al and Grace Marinch (126), Charlie Shaver (614), Steve Matas (614), Eleanor Eppley (5), and Gerri and Kathleen Trebets (604). Thanks to Kathleen Trebets for taking over the drawing and doing a great job, and to Bill Zabukovec, our music supplier at every picnic. It was really nice to have youth members Steve Matas (614) and Samantha Volpe (158) involved with the breakfast. Their pleasant dispositions made for an enjoyable morning.

The first picnic of the season was held by the Farm Board May 31. It felt as though we had just left the Farm for the winter and there we were, back in full swing once again. It was so nice to see everyone come out to support us. Even though it was on the cool side with only a small crowd, I

hope everyone enjoyed the delicious homemade food and donuts, and the great music by Frank Morvacik. He really did a superb job and kept the dance floor packed from beginning to end. The kitchen was constantly busy; everyone seemed to be in an "eating mood." Before the music began, Treasurer Joe Blatnik gave a "welcome back" speech, thanking everyone for their patronage to the Farm. He spoke very graciously about Helen Sumrada and asked for a moment of silence to remember this great lady. I truly enjoyed seeing and talking with a lot of the people that I don't usually see after the Farm closes, and their sentiments reflected the same kind of feeling.

No picnic is successful without hard workers. Kudos to Lou Novak, Greg Volpe, Gerri and Kathleen Trebets, Richard Tomsic, Vida Zak, Sophia Matuch, Barb Elersich, Charlie Shaver, Fred Martin, Joe Blatnik, Steve and Kathy Matas, Tony Sadar, Al and Grace Marinch, June Slapnik, Eleanor Godec, Lee Jackopin, Ed Petric, and Dorothy Gorjup. Thanks for lending a hand and helping to make the Farm an enjoyable place to spend the afternoon. It was especially good to see Steve Matas' sister, Kathy, come out to work in the kitchen. Hopefully we'll see



SNPJ Farm Board officers and members at the first event of the 2009 season.

her at other Farm Board picnics. We must never discourage the younger generation from wanting to contribute their time as they are the future of this Society. Sometimes it's difficult to relinquish duties we have done for years, but if we aren't willing to step back and let them learn the ropes, the Society will never survive. Once Kathy got the hang of the routine, she looked quite confident and did a great job. I can't forget to thank our caretakers, John and Tammi, who get the Farm ready each and every week. They're always willing to give a hand where needed.

I hope that you'll continue

to support the Farm, as each Lodge or organization holding a Sunday picnic through the summer has special plans. The last event of the season will be the fall Pancake & Sausage Breakfast Oct. 25. If you don't have a schedule, pick one up at the Farm so you know who's performing and what's cooking. Let's help celebrate the Farm's 70th anniversary in fine fashion. Tell your friends, neighbors and fellow members to come on down. We'd love to see them! We have a special Friends of the Farm season pass, so if you don't already have one, contact Joe Blatnik at (440) 943-1191 for more information.

SNPJ Recreation Center 2009 Dance Schedule



June 21	Lodge 770 Father's Day Dance Eddie Vallus Band II	3 to 7
June 28	Western Pa. Federation Picnic Bob Turcola Orchestra (pavilion)	3 to 7
July 5	Lodge 782 Annual Dance Joe Grkman Orchestra (pavilion)	3 to 7
July 10-12	SLOVENEFFEST XXVIII	Day-long
July 19	Lodge 6 Annual Dance Del Sinchak and Jack Tady orchestras (pavilion)	2 to 8

The SNPJ Recreation Center invites all members, families and friends to the dances and other events planned in 2008. Dances are held in the Alpine Room unless otherwise noted. Schedule is subject to change. For information phone the SNPJ Recreation Center at 1-877-767-5732.

Utopians Lodge shaking up their annual picnic menu

by GERRI TREBETS
Lodge 604

CLEVELAND — To help celebrate the 70th anniversary of the SNPJ Farm on Heath Road in Kirtland, Ohio, Utopians Lodge 604 members have decided to travel a different course by holding a lamb and pig roast during their July 26 picnic. Of course, roast beef and sausage dinners will be available for \$8 along with sandwiches and sides. The ever-popular krofe will also be on hand for those who like to stick to the traditional fare.

We've been talking about this roast the past few years. It has never come to fruition, so I think it's time to take a little gamble. If you've ever attended Slovenefest, you are likely familiar with Godina's barbecue, and the long lines of people awaiting the delicious lamb and pork. If you haven't, I suggest you come and see for yourself. Jeff will be bringing his trailer from Brookfield, Ohio, and cooking on-site. If you've never seen him prepare these tasty items, you're in for a real treat. It's quite a sight to behold, not to mention the delicious aroma that will permeate the grounds.

In most cases, the meat is gone within 10 to 15 minutes after it's done. That's why we're asking that you pre-order so we have an idea of how much meat to purchase. After those orders are filled, additional orders will be served on a first-come, first-served basis. Lamb is \$11 a pound and pig is \$8 a pound. Both are served with onions and bread. Please call Gerri Trebets at (440) 951-9611 for more information and orders.

This is a bittersweet picnic for us with the loss of our dear president, Helen Sumrada, but we hope to make her proud. The officers have decided to dedicate the picnic to Helen and we hope many of our Utopian members will be in attendance. I'll be sending out letters to remind everyone of the date. Helen was a strong advocate of having a lamb and pig roast at the Farm, so I thought it would be fitting to follow through. I know we would have her approval.

Tradition follows suit again with our annual cake walk. We form a big circle in the middle of the dance floor. Participants go one way while the cake holder goes the opposite direction. When the music stops, the person in front of the cake is the winner. For only 25 cents per person, it seems everyone can have a fun time with this.

We are pleased to once again welcome the award-winning Eddie Rodick Orchestra for your listening and dancing pleasure. Ed had a great year, winning the Lifetime Achievement Award at the Polka Hall of Fame annual festivities last November. He was also honored by the PennOhio Polka Pals as Man of the Year. Ed always does an amazing job and gets the whole place jumping. I hope to see a good group in attendance July 26, as well as at all the other picnics held throughout the year.

This scribe has been rather lax in the writing department, but a number of things developed last year that took over my thinking power. Hopefully this year will be better and I can get back in the groove once again. I can't remember when I last

wrote, so I'm behind in reporting the news of our members.

Kathleen Trebets has taken over the presidential duties at Lodge 604 and is doing a great job. I think she's following in her mother's footsteps; she has become involved in quite a few different organizations. It's nice to see the younger generation taking an interest and helping to keep our heritage alive.

Rudy and Charlotte Perdan have graciously offered their home for our last few meetings. Their home is in a nice location close to the lake, and we hope to continue meeting there. Rudy made us a wonderful meal at the last meeting and we thank him for that. What's on the menu for this month, Rudy?

Alexandria Perdan will be representing Lodge 604 at the Young Adult Conference scheduled June 26-28 at the SNPJ Recreation Center. She is the daughter of Bill and Pam Dirk, and the granddaughter of Rudy and Charlotte Perdan. Alexandria always attended the SNPJ TEL Workshop and thoroughly enjoyed them. She also participated in the Miss SNPJ Pageant. Her mother tells us that down in Akron, Ohio, where she attends college, she entered a karaoke contest, sang "Black Velvet" and won first prize of \$100. Way to go!

Until next time, I wish everyone good health and to keep dancing; it's good therapy for the body and soul. Keep supporting the local dances and events because this is the only way to help preserve our heritage. Enjoy the summer months. They've been a long time coming and they go by so quickly!

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PROSVETA Crossword

Dr. Seuss (#1209) by StatePoint Media

ACROSS

- _____ kebab
- Part of boxer's arsenal
- Sneak a look
- Bob Marley, e.g.
- _____ mode
- Mountain stay
- On spouse's side
- Not well
- A lament for the dead
- His pen name was Dr. Seuss
- Assaults or attacks
- "1 Fish, 2 Fish, _____ Fish..."
- Red, patchy eruption
- Boxer Clay
- Do over
- He persistently pushes certain food on friend
- "You're glumping the _____ where the Humming-Fish hummed!"
- Goes well with bangers
- Meeting place in building
- Relating to art
- In advance
- Raise, as in child
- "Insert" mark
- "How did it get so _____ so soon? It's night before it's afternoon."
- Headquartered in Brussels
- Israelites' departure from Egypt, e.g.

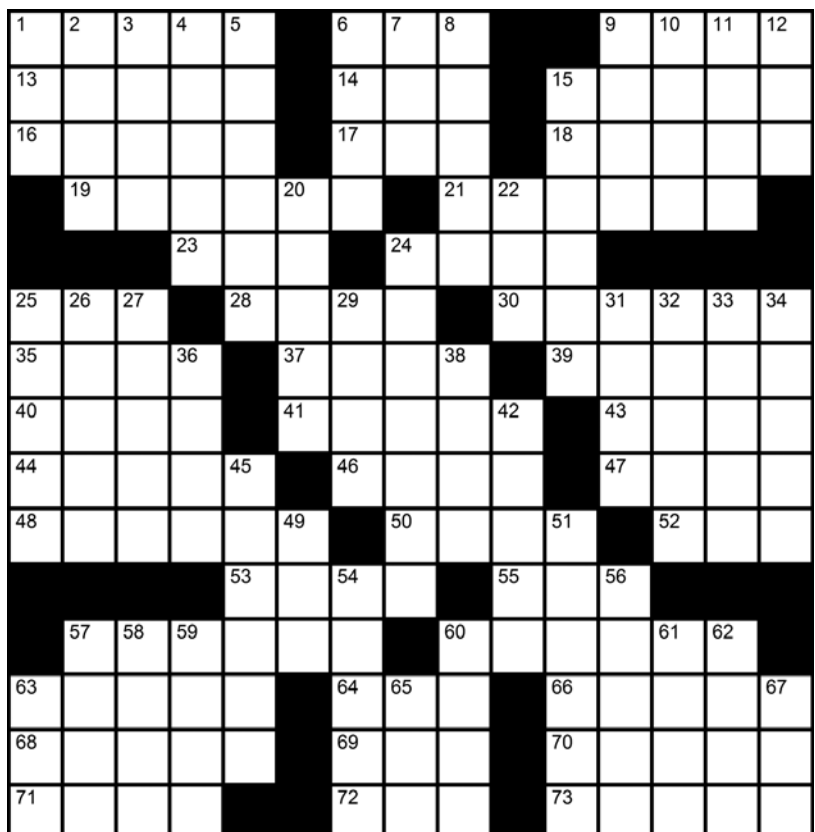
- Nicholas II of Russia, e.g.
- They're from Mars?
- Ready to be eaten
- When it's red, it's usually on sale
- His heart was 2 sizes too small
- One and Two
- "If you _____"
- Not warm, as in personality
- Cleansing bars or TV operas
- Once more
- One of Indiana Jones' quests
- Forcefully urge
- Family based on male descent
- Solution of sodium hydroxide
- One who always needs help

DOWN

- _____ Lanka
- Done to a picture or outlaw
- One of British Isles
- Step-up in a house
- Mooring rope
- Folsom or Sing Sing, e.g.
- "_____ the President's Men"
- Light craft wood
- Prince William's sport
- Biblical paradise
- Green and unwanted
- _____ West, FL
- Describes Mel Gibson's weapon
- Dropsy
- It turns host into hostess

- Of a dusty purplish pink
- Quickly or rapidly
- Bearded environmentalist
- Making a person known to others
- "Charlie and the Chocolate Factory" author
- Period before noon
- Girder with "I" cross section
- Make less intense
- Greek sculptor of "Discobolos"
- Colored, as in hair
- Bartholomew Cubbins' accessories
- "Till _____ do us part"
- Arouse or excite
- _____ a dog on someone
- Ex grape
- Small bottle that contains a drug
- Terracotta garden creature
- Found on dashboard
- "Saving Private _____"
- Osiris' wife
- Youngster
- Open-mouthed astonishment
- Accelerated
- Actors' union
- Horton hears this from a speck of dust
- Stallone's nickname

The solution to puzzle #1709 will run in the July 1 issue.



PRESENTED BY



Lodge 776 thanks for a great tourney

by JOHN PIEROG (776)
District 3 Athletic Director

BOROUGH OF SNPJ, Pa. — We, the Brothers and Sisters of Lodge 776 and the staff at the SNPJ Recreation Center, want to thank everybody that participated in the 73rd SNPJ National Bowling Tournament. The bowling alleys stated that it was one of the nicest tournaments they've dealt with and would promote the Society every chance they can.

Speaking of tournaments, watch *PROSVETA* for an announcement of a new event — it's not bowling, golf, balina or horseshoes. Thanks!

Holmes Pensioners slate picnic

CLEVELAND — The Holmes Pensioners invite everyone to their annual picnic Wednesday, July 8, at the Eagles, 37299 Euclid Ave., Willoughby, Ohio (1.2 miles east of Rt. 91), from noon to 6 p.m. Admission is free!

Music will be provided by Fred Ziwich for dancing or listening. Sandwiches, homemade pastries and refreshments will be available. Come out for a good time and a jam session with recycled teenagers. We'll see you at the Eagles. For more information call (440) 943-3784.

Slovene Homes Fed elects officers

by EDWARD GABROSEK (626)
Slovenian Federation President

CLEVELAND — The Cleveland Federation of Slovenian National Homes has announced its election of officers for the 2009-2010 calendar year. Officers are President Edward F. Gabrosek, First Vice President Steve Zalar, Second Vice President Jerry Hopkins, Financial Secretary Lou Grzely, Correspondence/Recording Secretary Karen O'Donnell and Executive Secretary Patricia Ipvavic Clarke. Elected auditors are Anna Mae Mannion and Jeannie Somrak.

The Federation helps support eight Slovenian homes in Northeast Ohio that provide cultural activities for their members and the Slovenian community.

Summer break gives Lodge 603 members a chance to visit

by JEANNETTE HUMPHREY
Lodge 603

SAMSULA, Fla. — A memorial in honor of George Ford was celebrated at the Lodge 603 Hall May 30. The Lodge was filled with friends and relatives expressing fond memories of George at Lodge 603, the Elks Club (BOE Lodge 1557) and Member Track Hunt Club. His son, Tony Ford, spoke on behalf of the family. George Benedict talked about the fine work Bro. Ford and his partner, Clyde Wright, did while operating Wright and Ford Millworks in New Smyrna Beach from 1952 until they retired in 1976. Bro. Benedict talked about when he built his home in Samsula; they had custom cabinets installed by George and Clyde, and the cabinets are just like new 40 years later. Bro. Benedict mentioned the cabinets at Lodge 603 that were made by George and his company, and all the volunteer help he offered to the Lodge.

George passed away May 16, and his wife Lillian in 1989. They were married for 51 years. He later met Helen Wright and they joined our Lodge. They became quite active members, volunteering for nearly every activity. George always wrapped silverware for the Mother's Day dinners at the Lodge. This year, however, he was unable to attend due to illness.

After Helen passed away, George lived alone in his New Smyrna Beach home, spending time with his family in Samsula and with his daughter, Georgianne, in Bartow, Fla. Georgianne took care of George his last few months. Lodge 603 President Bill Benedict delivered the Lodge eulogy and several others spoke at the memorial.

Alice and Joe Benedict were at the Lodge and talked about a recent trip to Danbury, Conn., with daughter Kathy and her family. Their oldest daughter,

Barbara, flew in to spend a few days with the family, celebrating Mother's Day.

Albert "Shorty" Tomazin enjoyed a week-long trip to Nashville, Tenn., to visit his son Alan and his family. Shorty and Alan took a fishing trip and a trip to the Singing Water Farm at Manchester. The farm was the Tomazin family's summer vacation spot for many years. We enjoyed climbing the mountains and swimming in the spring at the farm. Bill Tomazin took a family reunion trip to Olin, N.C., with his son Paul, wife Missy and their children. Bill is a former Lodge 603 president and Youth Circle 57 director. He co-chairs Florida SNPJ Days at our Lodge every year.

Lodge member Diana Heilman took in a week-long trip to see her mother, Edna Johnson, sister Patty and brother-in-law Dave Wimberly in Goodlettsville, Tenn. While there, they spent an evening at a Mexican restaurant where a group of 25 friends gathered to celebrate Diana's visit. Diana said, "I couldn't find any sauerkraut or klobase in Tennessee!"

Get well wishes go out to Jack Pleterski who underwent hip replacement surgery at Florida Hospital in Ormond Beach. He was transferred to a physical rehabilitation center for a few days and improved so quickly that he was released to the care of his wife, Mary. Jack's sister, Lodge 603 member Jeane Novotny, underwent knee replacement surgery in Bloomington, Ind., and is also improving each day.

Ashley Benedict flew in from Purdue University in Lafayette, Ind., to spend a few days with her parents, Ruth and George Benedict. While here, she attended a graduation party for her cousin, Hesh Carter, an active Circle 57 member. Hesh graduated from New Smyrna Beach High School. Congratulations to Paulette Smithmeyer who

was honored May 14 at the Volusia Chapter 563 annual awards banquet at the Daytona 500 Club. She was named Paraprofessional of the Year for New Smyrna Beach High School where she works with exceptional children. The teacher she works with, Pat Lyon, was selected High School Teacher of the Year for ESE. Paulette volunteers every year as the Saturday food chairman during Florida Days.

Don't forget to mark your calendar for our Florida SNPJ Days celebration scheduled Feb. 19-21, 2010.



[Above] Lodge 603 members share a meal at the Lodge Hall in Samsula, Fla. [Below] The Joneses of Samsula and New Smyrna Beach regularly enjoy dinner at the Lodge.



News from Here & There

by GRACE DOERK
Lodge 559

CHICAGO — First, as usual, my comment is about the weather: Right now it looks like the summer weather is going to be just as crazy as our winter weather. It's nice for a few days, then it rains for three or four days, and then the temperatures drop. Well, there's nothing much we can do to make the weather perfect. Our weather forecasters are also stumped and continue to forecast incorrectly.

I never thought I would be so lost without my computer. After having to spend several days at the library using their computer, I decided to get a new computer rather than fix the old one. Boy, let me tell you this new computer is more sophisticated than my old one, and this old lady will have to do some studying to be able to learn how all the new features work. You're never too old to learn, I guess.

Sylvia Ericksen (1) recently underwent surgery at Lutheran General Hospital and is now at Resurrection Hospital for physical therapy. We hope that you'll soon be home and on the way to recovery, Sylvia. We are happy to hear that Jean Zelesnikar (559) is home after spending several days in the hospital. You've sure had your problems, Jean. I hope everything gets resolved soon. We were sad to hear that Alice Birska (777) suffered a heart attack. Get well soon, Alice; we miss seeing you here in the Chi-

ago area.

Congratulations to Eric Steven Pattillo, son of Carol (Ericksen) Holliday and grandson of Sylvia and Ronnie Ericksen, who graduated from Troy High School in California. Congratulations are also in order to Steven who received the Eagle Scout designation, and to Dr. John Paul Vidmar (559) who was named a Slovenian Honorary Consul. Good luck and best wishes, Dr. Vidmar.

We're looking forward to seeing the Singing Slovenes from Duluth, Minn., on June 20 during the *Zarja* magazine 80th anniversary celebration. The *Zarja* staff has teamed up with the Slovenian Heritage Museum to bring everyone an exciting weekend June 19-20. This two-day event will combine Slovenian culture, food, music, language, customs and dancing. Additional information about these events is available by contacting the Slovenian Women's Union of America at (815) 727-1926.

We're also looking forward to attending picnics at the Slovenian Cultural Center in Lemont, Ill., and St. Joe's Park in Joliet this summer. The most popular picnic at the Slovenian Cultural Center is scheduled Aug. 9. The center will be serving pork, lamb and chicken dinners. They will also serve *čevapčiči* cooked on an open fire.

The Cultural Center's Membership Appreciation Dinner was held June 14. During a short program they welcomed the new Ambassador of the Republic of Slovenia, the Honorable Roman Kirn, and said a heartfelt goodbye to Dr. Zvone Žigon, the Consul General of Slovenia in Cleveland who has been helping our

members for a number of years and will be returning home to Slovenia in August. Dr. Žigon and his wife, Irena, have attended many activities at the Cultural Center, and they will be greatly missed. We thank Dr. Žigon for all his hard work and efforts, and wish both him and his wife the best of luck in the future. We hope they will return to visit all their friends at the Slovenian Cultural Center.

After much investigating, I decided to cancel my knee replacement surgery. If necessary, I can always go at a later time. It's a relief to know I have the summer free. Otto and I expect to join my sister and her husband in Las Vegas, Nev., in August. We haven't been there in years.

Ed Doerk and his wife, Kelly, spent some time in Orlando Fla., and soon the Polis family will be spending three weeks in Florida. Florida seems to be a very popular get-away for many Illinoisans.

I have received many proceedings of Illinois politics since working on the Senior Committee of my local state representative, Tom Cross. It was difficult to hear that the 2009 Tax Relief Package for seniors and the Disabled Property Tax relief didn't even make it to the floor as the incumbent party opposed them. All bills for longtime senior homeowners expanding their eligibility for the Senior Assessment Freeze, if they had lived in their home for at least five years, were also opposed. The incumbents also opposed the lower eligibility for an assessment freeze and for the increase of the Senior Homestead Exemption. Most of all, I was disappointed to learn that the portion of the school property tax bill for seniors was also rejected,

adding persons with disabilities to the assessment freeze if they qualify by income level.

Oh well... I do hope that some reform will take place in the Illinois political system. We just can't continue to operate with such a corrupt political system in Illinois.

I haven't been to downtown Chicago in many years, but recently my daughter, two granddaughters and I went down to see "Mary Poppins." What a wonderful production we enjoyed. Afterward, we drove along the waterfront. How many changes have taken place since I last visited there. Many of the theaters and restaurants have changed, and many buildings have been added. I remember frequenting the Field Museum and Aquarium. Otto and I really don't enjoy driving anymore, so we're happy when someone chauffeurs us around.

I don't often attend the picnics at St. Joe's in Joliet, but this past Sunday I attended a Burn Camp Relief Social. One of the KSKJ lodges was hosting an activity in support of this fund. I was surprised to see so many Slovenians in attendance at this event, and I was able to renew several old acquaintances. I remember attending the Illinois Fraternal Congresses when they sponsored programs in support of the Burn Camp. It's a very worthy cause.

Well, it's time to bid *adijo* for now. It's been frustrating with this new computer; there are all kinds of things popping up on the screen. Hopefully, by the time of my next article I will have overcome all these obstacles. Enjoy the summer, everyone; it will go by quickly.

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.

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Westmoreland County Federation of SNPJ Lodges Picnic Schedule 2009

The Evanstown Picnic Grove
Evanstown, Pa.
The grounds open at noon

June 21	Steve Novosel's Father's Day Picnic Dick Tady & Don Wojtila	1 to 7
June 28	Jack Tady's Polka Picnic Jack Tady Bears & Frank Moravcik	1 to 7
July 5	Prime Time Polkas Picnic Klancnik and Friends & Silver Sky	1 to 7
July 19	Steve Novosel Polka Picnic Ray Skovenski & Eddie Rodick	1 to 7
July 26	American Slovene Day Radio Picnic Frank Stanger & Kres Folklore Group	TBA
Aug. 9	Federation Picnic & Membership Drive Jim Rhoades (free admission!)	1 to 5
Aug. 16	Polka Review Polka Picnic Karl Lukitsch & Dick Tady	1 to 7
Aug. 23	Mikey Dee's Polka Picnic Mikey Dee & The Polka Quads	1 to 7
Aug. 30	Westmoreland Co. Federation Picnic Del Sinchak & Joe Grkman	1 to 7
Sept. 13	Frank Palombi's Picnic Frank Palombi & The Sound of Country	1 to 7
Sept. 20	Annual Grape Festival Yukon Button Box Club, Frank Stanger & Silver Sky	TBA

Pageant field expands with five new entrants

PAGEANT ENTRANTS FROM PAGE 1

daughter of Mike and Ann Skittle (138). A junior at Canon-McMillan High School in Pennsylvania, Cyndy is a member of the Environmental Awareness Volunteers Club, serves as vice president of the Canon-McMillan chapter of the National Honor Society, and works with the Student Affairs office. She has been head majorette for the Canon-Mac band for the past two years, and is active in the concert band, pit band and wind ensemble as a bass clarinet player. She is a member of the Spanish Club and the Spanish National Honor Society.

Cyndy has recently volunteered at Strabane Lodge 138 and Youth Circle 19 activities, serving as a waitress for the spaghetti dinners. She also entered and won a prize in the Circle's annual Duck Race T-shirt contest.

Our sixth contestant in this year's pageant is Erika Beccard, a member of Lodge 89 in Midway, Pa. Erika is the daughter of Alphonse and Denice Beccard (89).

Erika is a 2008 graduate of Fort Cherry High School in McDonald, Pa. While still in high school she participated in many activities, including Student Council, Driver Safety Council, the German Club, and both junior high and varsity cheerleading.

Erika was a member of the Junior/Senior High Chorus and later became a member of the Encore Ensemble, through which she performed in many school productions.

Erika is currently attending Indiana University of Pennsylvania where she is majoring in psychology with a double minor in criminology and commercial media. She is a member of the National Honor Society and serves as treasurer for the German Club.

In addition, Erika volunteers her service for the youth activities at her Lodge and will be attending the SNPJ Young Adult Conference this year.

Of her many accomplishments, Erika's participation in the Leader Dog program was the most rewarding. Erika volunteered to raise a puppy for one year in preparation for its life as a guide dog. Her puppy, Cooper, has advanced through formal training and has been placed with an individual in Michigan.

Our seventh contestant in the 2009 Miss SNPJ Pageant is Megan Roth, a member of Cleveland Lodge 53. Megan is the daughter of Susan Roth. A student at Wickliffe High School in Wickliffe, Ohio, Megan participates in the high school concert and swing bands. She is a member of the Ecology Club, Rocket Club, Archery Club,

Bridge Building Contest Club and the girl's varsity tennis team.

As a member of Lodge 53, Megan has participated in both the SNPJ TEL Workshop and Youth Roundup. She is a former member of Youth Circle 2, participates in the Grape Festival at the SNPJ Farm, and attends Lodge 53 Christmas parties and picnics.

Megan also participates in an after-school program through Big Brothers and Big Sisters. She is a supporter of Paws 4 A Cause, and is active with Rescue Village and other community programs.

The Fraternal Department welcomes these five young ladies to the Miss SNPJ Pageant and wishes them all the best. The pageant is scheduled Slovenefest weekend, July 10-12, at the SNPJ Recreation Center.

The young woman who is crowned Miss SNPJ 2010 will win a \$2,000 scholarship award, and an official crown, banner and trophy. She will have the opportunity to travel to SNPJ functions across the country, and will be featured on the 2010 SNPJ calendar. The winner of the Miss Activity crown will receive a \$1,200 scholarship award; the Miss Talent titleholder will receive an \$800 scholarship award. Participation in the pageant fulfills the activity requirement for the SNPJ scholarship program.



Slavija Lodge 1 members headed to the Horseshoe Casino in Indiana May 21 for an afternoon of slots action.

Slavija Lodge 1 members try their luck in the casino

by EDWARD HRIBAR
Lodge 1 President

CHICAGO — The members of Slavija Lodge 1 enjoyed a bus trip to Horseshoe Casino in Hammond, Ind., May 21. The afternoon outing was an enjoyable experience which included a tasty luncheon. The activities at the casino provided a challenging and rewarding conclusion to

a great fraternal endeavor.

The front page of the April 2 *Chicago Tribune* featured an article about and picture of Lodge 1 member Sis. Cheryl Vervae. It discussed her experience as a recruiter, and the plight which has engulfed her and her family during this historic period of recession.

Wewisheveryoneagoodsummer!

45th Annual SNPJ CAL Don Gorjup Open Results

Tournament played May 23, 2009, at Rolling Green Golf Course, Huntsburg, Ohio

Men's Division

Name	Lodge	Score	Prize
*Joe Monteleone	576	71	\$100
**Brad Stroth	158	65	\$100
Ken Pintar	6	68	\$60
Shawn Sutton	138	69	\$45
Bob Tomsic	604	69	\$45
Lee Jackopin	355	70	\$30
Bob Lawrence Jr.	138	70	\$30
Phil Yan	158	70	\$30
Vince Braddock Jr.	138	71	\$24
Daren Fetcko	138	71	\$24
Jim Gorjup	158	71	\$24
Tom Rudd	126	71	\$24
Ryan Brumbaugh	138	72	\$20
Jason Snider	138	72	\$20
Jim Cadez	138	73	\$17
Kevin Gorjup	158	73	\$17
Ken Lawrence	138	73	\$17
Frank Mastalski	158	73	\$17
Brent Rudd	126	73	\$17
Charlie Shaver	614	73	\$17
John Bevec	138	74	\$15
Joe Evanish	106	74	\$15
Gabe Gorjup	158	74	\$15
Mike Jasinski	126	74	\$15
Tom Sedora	138	74	\$15
Ron Tkach	138	74	\$15
Rich Damore	158	75	\$12
Jim Desmond	138	75	\$12
Rick Gorjup	158	75	\$12
Jim Strle	355	75	\$12
Rich Tomsic	604	75	\$12

Women's Division

Name	Lodge	Score	Prize
*Diane Strle	355	98	\$50
**Carol Delly	604	71	\$50
Fran Gaudio	158	75	\$25
Sara Taylor	138	78	\$20
Vicki Tomsic	604	80	\$15
Lisa Ashcroft	158	81	\$12
Philomena Damore	158	81	\$12
Eileen Markusic	158	81	\$12

*Indicates Scratch Champion
**Indicates Net Champion

2009 CAL Flight Winners

Men's Division

Loyalites (158) Flight #1

Name	Lodge	Score	Prize
Gross Daren Fetcko	138	74	\$25
Tie Brent Rudd	126	74	\$25
Net Jim Gorjup	158	71	\$25
Long Drive Brent Rudd	126		\$5
Pin Shot John Baselj	6		\$5

Spartans (576) Flight #2

Name	Lodge	Score	Prize
Gross Tom Rudd	126	78	\$25
Net Jim Cadez	138	73	\$25
Long Drive Gabe Gorjup	158		\$5
Pin Shot Tom Rudd	126		\$5

Farm Board Flight #3

Name	Lodge	Score	Prize
Gross V. Braddock Jr.	138	82	\$25
Net Ron Tkach	138	74	\$25
Long Drive Rick Gorjup	158		\$5

Utopians (604) Flight #4

Name	Lodge	Score	Prize
Gross Shawn Sutton	138	86	\$25
Net Ryan Brumbaugh	138	72	\$25
Long Drive Marsh Gorjup	158		\$5

Strugglers (614) Flight #5

Name	Lodge	Score	Prize
Gross Ken Pintar	6	88	\$25
Net Kevin Gorjup	158	73	\$25
Long Drive Joe Trgo	158		\$5
Pin Shot Ken Pintar	6		\$5

Fairport (355) Flight #6

Name	Lodge	Score	Prize
Gross Bob Tomsic	604	91	\$25
Net Jason Snider	138	72	\$25
Long Drive Jason Snider	138		\$5
Pin Shot Jim Strle	355		\$5

V-Boj (53) Flight #7

Name	Lodge	Score	Prize
Gross Lee Jackopin	355	98	\$25
Net Charlie Shaver	614	73	\$25
Long Drive Ken Daugert	158		\$5
Pin Shot Lee Jackopin	355		\$5

Federation Flight #8

Name	Lodge	Score	Prize
Gross B. Lawrence Jr.	138	103	\$25
Net Phil Yan	158	70	\$25
Long Drive Phil Yan	158		\$5
Pin Shot Bob Delly	604		\$5

Women's Division

Mirni Raj (142) Flight #9

Name	Lodge	Score	Prize
Gross Fran Gaudio	158	101	\$25
Net Sara Taylor	138	78	\$25
Long Drive Diane Strle	355		\$5

Harvest Masquerade Ball Flight #10

Name	Lodge	Score	Prize
Gross Vicki Tomsic	604	120	\$25
Net Jennifer Fetcko	138	85	\$25
Long Drive Carol Delly	604		\$5
Pin Shot Carol Delly	604		\$5

Low Putts

Name	Lodge	Score	Prize
Daren Fetcko	138	24	\$5

Gorjup's Guests

Name	Score	Prize
Gross Andrew Bahr	76	\$25
(tie) Dan Phillips	76	\$25
Net Gary Barbish	67	\$25
Pin Shot Dan Phillips		\$5



Photo submitted by Sis. Carol Maruszak (53).

Lodge 53 members enjoyed the complimentary pancake breakfast at the SNPJ Farm's first event for the 2009 season.

Lodge 53 readies for a sweet Farm picnic

by MARTHA MEGLIICH
Lodge 53 Secretary

KIRTLAND, Ohio — May 17 marked the beginning of activity for the 2009 season at the SNPJ Farm. Lodge 53 treated its members to a delicious breakfast of orange juice, sausage, pancakes and coffee, all prepared by Farm Board members. They did a great job making the pancakes.

As a reminder, the Lodge 53 picnic is scheduled Sunday, June 28, at the Farm. Music will be provided by the Joey Tomsick Orchestra. Dinner service will begin at 2 p.m. with

music following from 3:30 to 7:30 p.m.

During the picnic we will be collecting bags of hard candy, chewing gum and packages of single-serving drink mixes. We will also accept monetary contributions which will be used to purchase these items. We plan to send the collection to our brave men and women serving overseas. Please help us with this endeavor.

June 28 is also the date of the Beaverdale Reunion. I hope to see many from the Beaverdale/Johnstown, Pa., area in attendance.

DEATHS REPORTED

For the weeks of April 16-30, 2009

LODGE	NAME	DATE OF DEATH	CITY/STATE
A01	Frederick VanKirk	3-19-09	Beaver, Pa.
2	Frank Zickar	11-20-08	Oakland Park, Fla.
3	Sylvia V. Delich	3-16-09	Johnstown, Pa.
6	Ronald A. Hertzler Sr.	4-11-09	Oakdale, Pa.
6	James D. Wold Sr.	3-30-09	Bridgeville, Pa.
87	Martin Flesik Jr.	3-11-09	Herminie, Pa.
87	Margaret Lazar	4-11-09	West Newton, Pa.
87	Elsie Garcar	4-11-09	Herminie, Pa.
88	Anna Kanuch	4-18-09	Coraopolis, Pa.
88	Dorothy Spik	3-22-09	McKees Rocks, Pa.
89	James R. Sawhill	3-28-09	McDonald, Pa.
138	Frances M. Vardjan	2-24-08	Glassport, Pa.
153	Rita L. Merz	3-28-09	Columbiana, Ohio
158	Alma F. Volpe	6-09-08	Mentor, Ohio
158	Arthur E. Tibyash	4-13-09	Willoughby, Ohio
245	Doris J. Patnesky	4-03-09	Lawrence, Pa.
254	Rose Varljen	4-02-09	Richmond, Va.
257	Anna J. Evanovich	4-13-09	Brunswick, Ohio
257	Mary Wisniewski	3-13-09	Fairview Park, Ohio
292	Mary Listuon	3-13-09	Windsor Heights, W.Va.
304	Mary Benedict	2-28-09	Antioch, Calif.
559	Frank Kobilca	8-10-08	Palos Park, Ill.
564	Julia M. Prpich	5-04-08	Livonia, Mich.
581	George J. Vidmar	3-03-09	Ridgway, Pa.
581	Jane M. Vidmar	3-26-09	Ridgway, Pa.
603	Joseph Tomazin III	3-25-09	New Smyrna Beach, Fla.
665	Joseph Rolik	3-01-09	Pittsburgh, Pa.
677	Mildred Selak	4-06-09	South Lyon, Mich.
686	Aruthur C. Dougty	3-21-09	San Diego, Calif.
713	Agnes I. Panion	4-11-09	Uniontown, Pa.
721	Dorothy Lampich	4-11-09	Pittsburgh, Pa.
723	Helen Suvak	10-19-01	Sun City, Calif.
755	Evelyn Garm	7-02-08	Sharon, Pa.
764	Thomas Kamens	3-15-09	Surprise, Ariz.
770	Janice H. Brady	3-30-09	New Middletown, Ohio
771	Michael F. Capan	4-12-09	New Castle, Pa.
778	John Thomas Cotter	3-01-09	Port Richey, Fla.
800	Dorothy L. Scott	2-27-09	Thomas, W.Va.

KAREN A. PINTAR
National Secretary

PROSVETA 2009 Publication Dates

JANUARY 2009

		1	2	3			
4	(5)	6	7	8	9	10	
11	12	13	14	15	16	17	
18	(19)	20	21	22	23	24	
25	26	27	28	29	30	31	

FEBRUARY 2009

1	(2)	3	4	5	6	7	
8	9	10	11	12	13	14	
15	(16)	17	18	19	20	21	
22	23	24	25	26	27	28	

MARCH 2009

1	(2)	3	4	5	6	7	
8	9	10	11	12	13	14	
15	(16)	17	18	19	20	21	
22	23	24	25	26	27	28	
29	(30)	31					

APRIL 2009

		1	2	3	4		
5	6	7	8	9	10	11	
12	(13)	14	15	16	17	18	
19	20	21	22	23	24	25	
26	(27)	28	29	30			

MAY 2009

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3	4	5	6	7	8	9	
10	(11)	12	13	14	15	16	
17	18	19	20	21	(22)	23	
24/31	25	26	27	28	28	30	

JUNE 2009

		1	2	3	4	5	6
7	(8)	9	10	11	12	13	
14	15	16	17	18	19	20	
21	(22)	23	24	25	26	27	
28	29	30					

JULY 2009

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5	(6)	7	8	9	10	11	
12	13	14	15	16	17	18	
19	(20)	21	22	23	24	25	
26	27	28	29	30	31		

AUGUST 2009

							1
2	(3)	4	5	6	7	8	
9	10	11	12	13	(14)	15	
16	17	18	19	20	21	22	
23/30	24/31	25	26	27	(28)	29	

SNPJ Crossword

GROCERY LIST (#1109) solution



SNPJ fraternal sympathies

BRO. FRANCIS TKACH • LODGE 138 •

STRABANE, Pa. — The Tkach family and members of Lodge 138 sadly report the Feb. 19, 2009, passing of Bro. Francis “Fritz” Tkach, 78, in Allegheny General Hospital, Pittsburgh.

Bro. Tkach was born Jan. 16, 1931, in Morgan, Pa., a son of John and Elizabeth Urban Tkach. He was a graduate of South Fayette High School in McDonald, Pa.

Francis lived in Strabane for the past 52 years, where he was a member of KSKJ St. Jerome Lodge 153, SNPJ Lodge 138 and St. Patrick Roman Catholic Church, Canonsburg, Pa. He served with the U.S. Army and was employed as a construction foreman with Gladden Interiors prior to his retirement.

Bro. Tkach was an avid Slovenian-style polka fan that loved listening to music and dancing with his wife. He enjoyed all types of sports, especially soccer. He won several amateur soccer championships, including WPIAL, Keystone League, West Penn Cup, National Open and National Amateur Cup. Bro. Tkach was a soccer inductee in the Washington County Sports Hall of Fame in Pennsylvania.

On April 27, 1957, he married Marlene Hostinsky, who survives. Also surviving are two daughters, Diane (Tim) Lyda of Pittsburgh and Susan (Bill) Tuttle of North Wales, Pa.; a son, Ronald (Sara Taylor) Tkach of Washington, Pa.; two grandchildren, Jessica and Robert Tuttle; two brothers, John (Mildred) Tkach of Pittsburgh and William (Dorothy) Tkach of Bridgeville, Pa.; two sisters, Grace (Charles) Vidoni and Janet (William) Logsdon, both of Bridgeville; and many nieces and nephews. He also leaves behind countless loyal friends.

A Mass of Christian Burial was celebrated Feb. 21 in St. Patrick Roman Catholic Church, Canonsburg.

On behalf of the members of Lodge 138 and the Slovene National Benefit Society, we offer sincere condolences to Bro. Tkach’s family, relatives and friends on their loss.

BRO. ANTHONY J. WEBER • LODGE 689 •

HELPER, Utah — The Weber family and Lodge 689 sadly

report the April 1, 2009, passing of Bro. Anthony Justin Weber in his Santa Monica, Calif., home.

Justin was born April 23, 1971. He attended schools in West Valley and Price, Utah, and graduated from Evergreen High School, Evergreen, Colo., in 1989; he would have celebrated his 20-year class reunion this summer. Justin attended the University of Utah for a year and a half, and graduated Magna Cum Laude from UCLA in 1996 with a degree in accounting/business economics. He also earned a GRI designation from the Graduate Realtor Institute in California.

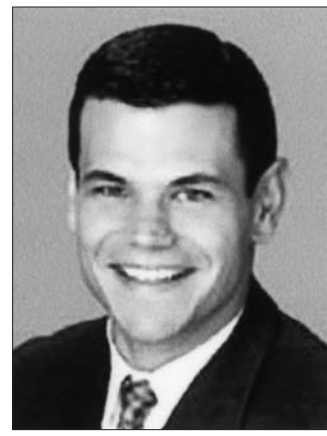
Along with his closest friend, Jack Graniti, Bro. Weber successfully established, operated and sold three Dagwood’s Italian Restaurants in Santa Monica. They then pursued and were unbelievably successful in the real estate business, establishing and operating Pacifica West Properties in Santa Monica for the last 10 years.

Justin was a member of the California and National Association of Realtors, Santa Monica Chamber of Commerce, L.A. Real Estate Investment Club, UCLA Alumni, Bruins In Business, Business Alliance of Los Angeles, and SNPJ Lodge 689.

Bro. Weber was preceded in death by his parents, Mary Kathleen “Shorty” Yoklavich and Gerald Albert “Jerry” Weber; his grandparents, Albert and Hannah Weber, and Anthony John and Hilda Kraync Yoklavich; an uncle, Randy Weber; and cousins Camille Ann Yoklavich, Michael John Davis and Alex Yoklavich.

He is survived by his business partner and friend, Jack Graniti; his brother and sister-in-law, Scott and Claudia Weber, and their children, Alexander, Celeste, Giselle and Christine; relatives of the Fredricksen, Weber and Yoklavich families; two devoted Schnauzers, Winston “White Paws” and Oliver; as well as numerous good friends. Justin’s family and friends will greatly miss his effervescent smile and infectious laugh. He will always be remembered for his generosity, compassion for others, love of life and his deep devotion to “Grandma Hilda” Yoklavich.

Services were celebrated in Santa Monica April 8 with interment in Wood Lawn Cem-



Bro. ANTHONY J. WEBER (689)



Sis. MARY GROLEMUND (391)

SIS. MARY GROLEMUND • LODGE 391 •

JAMES CITY, Pa. — The Grolemond family and Lodge 391 sadly announce the March 5, 2009, passing of Sis. Mary M. Grolemond, 92, at The Lutheran Home in Kane, Pa., where she was a resident.

Born March 23, 1916, in James City, Mary was the daughter of John and Mary Cehovin Bizzak. On June 1, 1946, she married Charles J. Grolemond, who preceded her in death June 28, 1995. A devoted wife, mother and grandmother, she will be missed by all who knew her.

Sis. Grolemond was a member of St. Callistus Catholic Church in Kane and belonged to the Catholic Daughters of America, Court #66. She was also a member of SNPJ Lodge 391 for over 70 years.

Surviving are two sons, Bill (Judy) Grolemond of Pittsfield, Pa., and Ray (Andrea) Grolemond of Kane; four brothers, Edward Bizzak of Lafayette, Pa., and Lewis Bizzak, Frank Bizzak and Stanley Bizzak, all of Kane; three grandchildren, Sandy Fehlman, Dan Grolemond and Amy Halvorson; six great-grandchildren; and several nieces and nephews. In addition to her husband and parents, she was preceded in death by brothers Max, John, Emil and Joseph Bizzak.

Friends gathered March 8, 2009, at the Ronald McDonald II Funeral Home, Inc. in Kane. A Mass of Christian Burial was celebrated March 9 at St. Callistus Catholic Church with Rev. Philip Pinczewski as celebrant. Interment followed in St. Callistus Cemetery, Kane. Memorial contributions may be made to SNPJ.

On behalf of the members of Lodge 391 and the Slovene National Benefit Society, we extend our sympathies to Sis. Grolemond’s family, relatives and friends.

etry, Santa Monica.

On behalf of the members of Lodge 689 and the Slovene National Benefit Society, we offer deepest sympathies to Bro. Weber’s family and friends on their loss.

SIS. JOSEPHINE M. LATIN • LODGE 778 •

SPRING HILL, Fla. — The Latin family and members of Lodge 778 sadly announce the May 21, 2009, passing of Sis. Josephine M. “Jo” Latin. She was 88 years old.

Sis. Latin moved to Florida in 1978 from her home in Pennsylvania, where she and her late husband ran a restaurant and tavern for 25 years.

Josephine was a lifelong member of the Society. She was a member of the Lodge 778 ladies auxiliary since its inception, serving as treasurer for 14 years. For the last seven years she served the Lodge as an auditor. As one of the Lodge’s head cooks, Josephine spent many years cooking, baking and serving at Lodge 778 events. She retired from her kitchen duties only when her health prevented her from participating. Josephine will be missed by many.

Sis. Latin was the mother of three children, grandmother of seven and great-grandmother of eight; they were her pride and joy. She was preceded in death by her husband, George, who served as Lodge 778 treasurer for several years, and her son, Richard Kaus, a former Lodge 778 president.

Services were celebrated May 23 at Saint Frances Cabrini Catholic Church in Spring Hill. Interment followed at Grace Memorial Gardens in Hudson.

On behalf of the members of Lodge 778 and the Slovene National Benefit Society, we offer our sympathies to Sis. Latin’s family, relatives and friends on their loss.

SNPJ Youth Roundup

June 21-26, 2009, at the SNPJ Recreation Center

Registration Form

Child must be between the ages of 7 and 12 and have an annuity or life insurance policy with SNPJ to receive member rates.

Child’s Name: _____

Address: _____

Phone: () _____

Birth Date: _____ Lodge No.: _____

Male Female

Youth Roundup Member Rates:

1 Child: \$150 2 Children: \$250 3 Children: \$350
Non-member rate: \$335 per child

Make all checks payable to SNPJ. Send completed reservation form along with enrollment fee to:

Slovene National Benefit Society

Att’n: Fraternal Director
247 W. Allegheny Road, Imperial, PA 15126

SNPJ National Balina Tournament

Saturday & Sunday, Sept. 5-6, 2009

at the SNPJ Recreation Center, Borough of SNPJ, Pa.

Name	Lodge Number
1.	
2.	
3.	
4.	

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

\$20 per team entry fee for men’s and women’s competition. ENTRY DEADLINE is Aug. 28, 2009

Return this form, along with entry fees, to:
Slovene National Benefit Society

Att’n.: National Balina Tournament
247 West Allegheny Rd., Imperial, PA 15126
Phone: 1-800-843-7675

Make checks payable to SNPJ

The Home Office will verify all memberships. Complete tournament rules are available by contacting the SNPJ Fraternal Department, 247 West Allegheny Road, Imperial, PA 15126.

65th SNPJ National Golf Tournament

at Bedford Trails Golf Course

713 Bedford Road, Lowellville, OH 44436

Phone: (330) 536-2234

Saturday, Sept. 5, 2009

9 a.m. Shotgun Start

Individual Event

Name	Lodge No.
1.	
2.	
3.	
4.	

Team Event

Name	Lodge No.
1.	
2.	
3.	
4.	

Entry fees for team and individual events are \$55 per member. For individual event only, entry fee is \$50 per member. Entry fee includes greens fees, golf cart, prize fund, lunch at the turn, on-course beverages, a golfer’s meal in the dining room at the SNPJ Recreation Center, and a drawing ticket for give-aways.

Return this form, along with entry fees, to:
Slovene National Benefit Society

247 West Allegheny Rd., Imperial, PA 15126
Phone: 1-800-843-7675

Make checks payable to SNPJ
ENTRY DEADLINE IS AUG. 21, 2009

The Home Office will verify all memberships. Complete tournament rules are available by contacting the SNPJ Fraternal Department, 247 West Allegheny Road, Imperial, PA 15126.

SNPJ Scholarship Fund Donations for the month of May 2009

National Slovak Society of the USA, McMurray, Pa.\$600	Carlo & Diane Kresevich (304), San Bruno, Calif...\$25 In memory of Marion Sadar	Ken & Teresa Koci (786), Laguna Niguel, Calif... \$20 In memory of Marion Sadar
SNPJ Lodge 142, Cleveland\$50 In memory of Helen Sumrada	Michael J. Fleischacker (8), Chicago.....\$25	Don & Olga Mohr (764), Wauwatosa, Wis.....\$20 In memory of Tom & Alice Kamens
Marion Krupa (3), Irwin, Pa.....\$50 In memory of Raymond Butara	Felix & Sylvia Cancino (347), White Oak, Pa....\$25 In memory of Frank & Anna Maljevac	Lily Lodge 764, Milwaukee\$15 In memory of Tom Kamens
Anthony & Elissa Varlotta and family (715), Pittsburgh\$50	Al & Mary Roginski (33), Ambridge, Pa.....\$25	Agnes DeJohn (138), Canonsburg, Pa.....\$10 In memory of Frank “Shanks” Gasper
SNPJ Lodge 304, San Francisco\$25 In memory of Marion Sadar	Arnold & Jean Koci (723), Laguna Niguel, Calif ...\$25 In memory of Marion Sadar	Agnes DeJohn (138), Canonsburg, Pa.....\$10 In memory of James Podboy
	Michael & Karen Watt (665), Pittsburg, Texas ... \$25 In memory of Anthony “Tony” & Albina Sadar	

18th SNPJ National Horseshoes Tournament

Sunday, Sept. 6, 2009, starting at 9 a.m.
at the SNPJ Recreation Center, Borough of SNPJ, Pa.

Name	Lodge No.
1. (Team 1 captain)	
2.	
1. (Team 2 captain)	
2.	

Team 1 captain’s name, phone number & e-mail address: _____

Team 2 captain’s name, phone number & e-mail address: _____

Entry Fee: \$10 per two-man team

Return this form, along with entry fees, to:
Slovene National Benefit Society

Att’n.: National Horseshoes Tournament
247 West Allegheny Rd., Imperial, PA 15126
Phone: 1-800-843-7675

Make checks payable to SNPJ

The Home Office will verify all memberships. Complete tournament rules are available by contacting the SNPJ Fraternal Department, 247 West Allegheny Road, Imperial, PA 15126.

SNPJ National Bean Bag Toss Tournament

Sunday, Sept. 6, 2009, starting at 9 a.m.
at the SNPJ Recreation Center, Borough of SNPJ, Pa.

Name	Lodge No.
1. (Team 1 captain)	
2.	
1. (Team 2 captain)	
2.	

Team 1 captain’s name, phone number & e-mail address: _____

Team 2 captain’s name, phone number & e-mail address: _____

Entry Fee: \$10 per two-man team

Return this form, along with entry fees, to:
Slovene National Benefit Society

Att’n.: National Bean Bag Toss Tournament
247 West Allegheny Rd., Imperial, PA 15126
Phone: 1-800-843-7675

Make checks payable to SNPJ

The Home Office will verify all memberships. Complete tournament rules are available by contacting the SNPJ Fraternal Department, 247 West Allegheny Road, Imperial, PA 15126.