

WE HAVE THE LOAN FOR CONSTRUCTION!!!

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August 2008

Volume 7, Issue 3

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SUNDAY SCHOOL STARTS AND FALL PICNIC Sunday/Nedelja, Sept 7, 2008

St. Luke Serbian Orthodox Church and it's Sunday School are celebrating the beginning of the School Year 2008/2009. Following Holy Liturgy (which starts at 10:00 am, at the Beverly Farms Elementary school) Father Aleksa will serve a prayer of blessing of students and their teachers at the beginning of their term. After the services, there will be a fund raising picnic celebrating the beginning of the school year and obtaining financing for the forthcoming construction.

We will serve "pljeskavice", "cevapcice" and other Serbian specialties from the grill. Please help us by attending the picnic and/or sending us your contribution in the enclosed envelope.

POCETAK SKOLSKE GODINE I JESENJI PIKNIK

If you are not able to come to picnic, please use attached envelope to send us your donation.

Thank you!

Srpska pravoslavna crkva "Sveti Luka" proslavlja sas svojom Nedeljnom skolom pocetak 2008/2009 skolske godine. Posle Svete Liturgije (koja pocinje u 10 sati u Beverly Farms Elementary School) otac Aleksa ce molitvom blagosloviti ucenike i njihove ucitelje na pocetku njihovog rada. Posle sluzbe ordzace se piknik na nasem imanju u cast pocetka skolske godine i radi prikupljanja fondova za crkvenu izgradnju koja treba po pocne vrlo skoro.

Sluzice se pljeskavice i cevapcici kao i drugi srpski specijaliteti sa rostilja. Molimo vas pomozite nas vasim prisustvom i/ili darom u prilozenoj koverti.

SLAVA KOLA SRPSKIH SESTARA "MALA GOSPOJINA"

Nedelja/Sunday, 21 sept 2008

Kolo srpskih sestara proslavice svoji Slavu "RODJENJE PRESVETE BOGORODICE – MALA GOSPOJINA" u nedelju 21 septembra 2008. Posle Svete Liturgije, koja pocinje u 10 sati u Beverly Farms Elementary School, preci ce se una nase imanje gde ce biti svecano secenje Slaskog kolaca. Potom ce Kolo srpskih sestara proslaviti svoju Slavu uz svecani rucak sa srpskim jelima.

Pozivaju se svi parohijani i prijatelji nase crkve da nam se pridruze proslavi ove vrlo znacajne Slave.

SLAVA OF THE SERBIAN SISTERS CIRCLE "MALA GOSPOJINA"

The Circle of Serbian Sisters "Mala Gospojina" will celebrate their Slava "The Nativity of our Most Holy Lady the Theotokos" on Sunday September 21.2008. Following the Holy Liturgy, which starts at 10:00 am at Beverly Farms Elementary School, there will be a solemn blessing of the Slava Kolac . The Kolo will then celebrate its Slava with a festive luncheon consisting of various Serbian dishes.

All parishioners and friends of our Church are invited to join us at this very significant occasion.

Contributions for each event: \$20.-, students \$15, children under 10 free.

Report by the President WE HAVE THE LOAN FOR CONSTRUCTION

On August 25, 2008 we received a Commitment Letter from the United Bank approving our loan request of \$2,000,000.00 for refinancing the existing loan with PNC Bank with current balance of \$520,000.00, and additional \$1,480,000.00 for new construction. This finally completes all major requirements to proceed with the construction in our building on 10660 River Road, Potomac, MD of a large Chapel and Hall, as well as other related facilities. The Bank is proceeding with the appraisal, and the contractor, whom we selected after bidding, is providing bonds for widening of River Road and required drainage facilities. Our architect, Bob Vujcic will clear with the County the last revisions of the plans, in order to reduce the costs. All this together is expected to take 4-5 weeks and we are planning to start building in early October.

The contractor submitted a cost estimate of \$1,521,000.00. He is willing to allow us and our subcontractors to do a fair amount of work, which would bring the cost within our projected budget. The arrangement with the Bank is to charge during the construction a floating interest only, which is now 4.61%, and when construction is completed, 5 year fixed rate to be determined by the market (it is now 6.85%). We are currently paying to PNC 5 year fixed rate of 8%. The loan with the United Bank is for 25 years, with fixed rate determined every 5 years.

At current fixed interest rate of 6.85%, our monthly mortgage payment, after construction is completed, would be \$13,945.00. From this one should deduct \$4,611.63 which we are now paying to PNC, and \$2,600 which we would save in the priest housing allowance and rental to the school. Excluding these, our additional monthly income requirements for mortgage payment would be \$6,733.00. Furthermore, over the last 3 years – if we exclude payments for construction, which we will not have - our average yearly net income was \$35,000.00 to 45,000.00.

Taken very conservatively, this would mean that we would need an additional \$4,000.00 or so per month, that is some \$1,000.00 a week, to finance our mortgage. Taken this way, this does not appear out of reach.

Of course, there will be additional costs, such as weekly maintenance of the premises, cost of energy and cost of living and such. Initially we will also have large lump sum costs, such as penalty payment to PNC, WSSC fees for additional water connections, similar fees to Pepco and Washington Gas, and building of the fence in the back of our property. For this we have a cushion of \$330,000.00 when we add our Operational and Building Funds, but we should try to keep these as much as possible for rainy days. THAT IS WHY IT IS SO IMPORTANT THAT OUR PARISHIONERS COME FORTH WITH THEIR PLEDGES THAT MIRAN VUCIC COL-LECTED DURING OUR LAST CHURCH SLAVA. It is also of crucial importance that, once our facilities are completed, we use them in our religious, cultural, sport, and national activities, so that we can again become the center of our colony in the Washington area. This way we will not only be able to finance our current existence, but also to look forward to bigger and better things, such as New Decani in the Capital of this country.

Finally, I would like to express my appreciation for efforts of our parishioners who made all this possible: especially to our architect Bob Vujcic, electrical engineer Rasko Dabic, engineer and also a leader who is pushing things forward, Miran Vucic, surveyor Zoran Mijic, and last but not least, man of all seasons, builder and developer Pavle Rasevic. Furthermore, parishioners such as Donald Fish and many others, helped and will help in the construction.

Zoran Hodjera

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Izvestaj pretsednika

DOBILI SMO ZAJAM ZA IZGRADNJU!

25 avgusta 2008 dobili smo "Commitment Letter" od United Bank-e kojim se odobrava nasa molba za zajam od \$2.000.000.- za refinansiranje postojeceg zajma od \$520.000.- koji imamo od PNC banke i dodatnih \$1.480.000.- za predlozenu novu izgradnju. To najzad zavrsava sve glavne instance koje su potrebne za izgradnju velike Kapele i sale sa svim potrebnim uredjajima u nasoj zgradi na River Road-u u Potomku. Banka ce sada da izvrsi neophodnu procenu, a preduzimac, koga smo izabrali na tenderu, ce da deponuje bondove za prosirenje ulice i za instalaciju cevi za odliv vode. Nas arhitekta Bob Vujcic sredice sa Montgomery County revizije planova koje je napravio da bi smanjio troskove. Ocekujemo da ce to sve u svemu da uzme 4-5 nedelja i mi planiramo da pocnemo sa izgrednjom pocetkom oktobra.

Preduzimac je podneo ugovor sa troskovima od \$1.521.000. On prisraje da dozvoli nama i nasim preduzimacima da radimo sami izvestan deo posla sto bi nam pomoglo da odrzimo predvidjen budzet. Aranzman sa bankom je da nam za vreme konstrukcije naplacuje plivajuci interst koji je sada 4,61%, a kada se zavrse radovi, fiksni interest na 5 godina na bazi trzista, koji je sada 6,85%. Mi trenutno placamo PNC banci 8%. Zajam sa United Bank je na 25 godina sa fiksnim interestom utvrdjenim svakih 5 godina.

Sa sadasnjim fiksnim interesom od 6,85% nasa mesecna hipotekarna otplata bila bi \$13.945. Od toga treba odbiti \$4.611.63 sto vise necemo otplacivati BNC banci, kao i oko \$2,600.- koje bi ustedeli na svestenikovoj "housing allowance" i kiriji koju sada placamo skoli. Kad se to odbije ostaje nam \$6.733.- dodatnog mesecnog hipotekarnog duga. Medjutim, treba uzeti u obzir da smo za poslednje tri godine - ako izuzmemo isplate raznih racuna za gradnju kojih vise necemo imati – imali prosecni godisnji cist prihod od izmedju \$35.000.- i 45.000.- godisnje. Posmatrajuci vrlo konzervativno, to bi znacilo da bi nam trebalo do-

datnih prihoda od oko \$4.000.- mesecno, ili \$1.000.- nedeljno da finansiramo nasu hipoteku. Tako posmatrano to ne izgleda nemoguce.

Prirodno, bice dodatnih troskova,kao na primer, odrzavanje imanja, troskovi energije i skok cena. Isto tako imacemo u pocetku dosta velike jednokratne troskove, kao "panalty" za prekid zajma sa PNC, WSSC troskove za ukljucenje dodatnih vodenih uredjaja, isto to za Pepco i Washington Gas. Takodje, moramo da izgradimo ogradu pozadi naseg imanja. Za to mi imamo rezervu od \$333.000.-u nasen gradjevinskom i operacionom fondu. ali taj novac nam je potreban za svake eventualije. ZATO JE IZUZETNO VAZNO DA NASI PAROHIJANI ODGOVORE NA SVOJE "PLEDZEVE" KOJE JE MIRAN VUCIC SAKUPIO NA NASOJ PROSLOGODISNJOJ CRKVENOJ SLAVI. Isto je tako vrlo vazno da, kada zavrsimo radove, upotrebimo prostorije u nasoj zgradi za verske, kulturne, sportske i nacionalne aktivnosti kako bi nasa crkva opet postala centar nase kolonije u Vasingtonu i okolini. Na taj nacin, ne samo da cemo biti u mogucnosti da finansiramo nas danasnji rad, nego cemo moci i da gledamo u buducnost sa vecim ambicijama, kao na prmer zidanje Novih Decana u prestonici ove zemlje.

Na kraju zeleo bih da se zahvalim u ime nase crkvene opstine za napore nasih parohijana koji su dobrim delom ovo omogucili, narocito nasem arhitekti Bobu Vujcicu, elektricnom inzinjeru Rasku Dabicu, inzinjeru i istovremeno lideru koji ume da realizuje stvari, Miranu Vucicu, geometru Zoranu Mijicu, kao i izuzetnim kvalifikacijama naseg "faktotuma", gradjevinara i perduzimaca Pavla Rasevica. Drugi, kao Donald Fish i mnogi, pomogli su i jos ce pomoci u izgradnji koja dolazi.

Zoran Hodjera

FATHER'S ADDRESS

Dear Brothers and Sisters:

Once again, we find ourselves at the beginning of a school year and ecclesiastical year. By the time you read these words, our children will have started school again, and we, as a whole will be anticipating the new church year, which begins on September 14. The new year offers us a hope and opportunity for spiritual renewal in several forms. First, in getting out of some possible lazy routines acquired over the summer months, our minds and bodies are stimulated to return to their usual sharp forms. Students, after a few months off, are thinking in a more disciplined manner, and the rest of us, perhaps are getting back to our old routines. All of these guide our souls, minds, and bodies to "click on all cylinders", and lead to spiritual progress. Further, with the help of God and our diligent executive board and building committee, we are ever closer to achieving what we have all been waiting for: the beginning of construction of our church. It seems that the final pieces of this very complicated puzzle are being put into place, and we will soon break ground. After seven years, our church will become reality, if not in the form we anticipated at the beginning of the process. We will have a chapel able to accommodate our usual attendance, with room for growth, a respectable fellowship hall adequate for our needs, a parking lot, office space, and several classrooms to meet the needs of our learning community. All of this, God willing, will be achieved next spring or summer, while preserving the green space we enjoy and meeting county and state requirements.

Our new church will give us a home after wandering in the desert for some time. However, this blessing must be nurtured, as we learn from the multiple negative examples in scripture, set by the people of God who, after receiving God's blessings, failed to give thanks, and reverted to ungodly ways. For this, they were shunned by God, who allowed them to reap the rewards (or consequences) of their sins. They took advantage of what they were given, praising themselves, and not God, being prideful of themselves, and foregoing their responsibilities to God. The chosen nation of God saw themselves as better than any of God's creation, ultimately to find themselves defeated and enslaved by those they looked down on. Rather than seeing their faults, they blamed others, including God, and their turmoil continued. Finally, opening their eyes and seeing the light, they returned to their spiritual heritage in keeping with God's commandments, respecting their

neighbors and teaching their children to keep their lives focused on God. King David, having seen his countless sins, and acknowledging that sinfulness, offers to us as testimony, the majority of the Book of Psalms, which aims to help us acknowledge our sins, however great or small.

We too, dear brothers and sisters, have been blessed as well, more than we know. We have been blessed as individuals, as families, and as various communities. We have been blessed with material wealth (the average middle class family living in America can count themselves among the top three percent of wealthiest individuals in the world), with families, health, professions, education, all of which most of the world populations do not enjoy. I need not mention clean drinking water, medicine, rule of law among others, as clear examples of what we have been given. Likewise, let us not count our new church and facilities as our own accomplishment, but as a new lease on spiritual life as gifted to us by God. We can be sure that God will not, and has not allowed any church to succeed that is not offered to His glory. By the time construction is complete, we will have been wandering in the desert for almost eight years, with no home. Let us consider this time as a time of spiritual purification, atonement for our individual and community's past, coming to this end only through God's graciousness, who desires that everyone be saved.

Let us remember the mercy that our Lord Jesus Christ bestowed upon the multitudes, often reminding them after healing them, "Your faith has saved you" or "Go and sin no more". This is also our call, as we too, live in anticipation of being saved from our sins, which are the product of an intentional or unintentional marriage between the devil (the great deceiver) and our own selves. We mustn't allow vices such as demagoguery, lies, slander, gossip, pride, spite, and envy to drive us to lower and lower depths, surrendering control of our souls, and therefore rendering our church, our faith, and our lives as ineffective in the battle against evil, and ultimate union with God.

Please join me, dear brothers and sisters, in seeking God's grace to lead us to our desired goal; a church in which we may sing His praises, and offer to Him our prayers, our cares, fears, and hopes, allowing us to live out our earthly lives in a way pleasing to Him.

Your intercessor before the Lord,

Father Aleksa

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SUNDAY SCHOOL STARTS SEPTEMBER 7TH

I was recently reading a book about Christian Education in the Orthodox Church. There was a line that really struck me. It stated that Christian education is not limited to the classroom. Rather, Christian education takes place in the church community.

You may think that it's strange of a Sunday School teacher to say that the classroom isn't the only place to learn, especially when I'm announcing the beginning of the Sunday School year. However, the point that I want to emphasize is that if a child is to grow in their Christian faith, they must receive an education and the main place to receive that Christian education is in the church. Their participation in the Liturgy is a piece of the education, as well as interacting with other children and adults in the church community. Then of

course, there is the religious education in the classroom. All of these pieces come together to help any student – from infant to adult - enhance their Christian education.

Some people may state that they are uncomfortable in church. As with anything that is new, there is always a bit of uncertainty. However, I encourage you to come to church. It may feel a bit awkward at first, however, you can learn from others by observing or by being a part of the Christian community.

Please bring your children to church and Sunday School. We look forward to having your child be a part of the St. Luke Serbian Orthodox Church community. See you on Sunday, September 7th!

YOUTH RETREAT IN LOS ANGELES

On August 6th, 42 teens from our Serbian Orthodox parishes across the country came together on the campus of USC in Los Angeles for the 3rd Annual High School Teen Retreat of the Serbian Orthodox Church. Teens from New York, Pittsburgh, Harrisburg, Cleveland, Chicago, Phoenix, San Diego, Fresno, and Los Angeles, as well as our own parish, joined together for 4 days of fun, fellowship and education.

The theme of the retreat was "Keyword God: R U Connected?", and the discussions focused on how we can maintain our faith in a world where the media impacts us each and every day. The group participated in some presentations with an Orthodox priest who works in the entertainment industry

as a producer for Christian based programming. During the free time, the teens spent an afternoon at Universal Studios, enjoyed a pool party, met some of the USC football players, played ping-pong (Natasha from San Diego defeated everyone, including the priests!), and spent time getting to know each other.

Plans for the 4th High School Teen Retreat is already underway for August 2009 and is open to any high school aged teens. We hope to have more teens from our parish join us for the next retreat which will be held somewhere in the Eastern diocese area.

COFFEE HOUR

We have had so many people preparing coffee hour recently, and all of our parishioners are very appreciative of the opportunity to visit with each other and have a delicious snack after Liturgy on Sundays. Thank you to all those who have helped to make our coffee hours such a pleasure. If anyone would like to volunteer for coffee hour, please call Sigi Beck Hodjera at 301-412-0330 to arrange a convenient Sunday.

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FINANCIAL SUMMARY THRU AUGUST 10, 2008

Account	Income	Expenses	Net
Operating Fund	143,014	125,999	17,015
Mortgage Fund	14,609		
Principal		7,344	
Interest		24,938	
To	tal 157,623	158,281	(658)
Building Fund	11,348		
Renovation Pledges	28,490		
Renovation expenses		20,923	
To	ital 197,461	179,204	18,257

Thanks to many of you we have reached our projected goal for pledges for the renovation. However, since the Church represents the body of Jesus Christ on this earth, its status and activity reflect our dedication to and love for GOD, I would appeal to all of you who have not yet made a pledge to do so. The amount is not as important as your written commitment to the support and growth of our Church. In this way all will feel that this is truly our Church and that we are all a part of this renovation.

Donald C. Fish

CHURCH CHOIR

We are trying to expand St. Luke's choir to include several singers in each part so that we are able to support not only Sunday services but also weddings and funerals. We would like to start with rehearsals this fall, two 90 minute rehearsals a month. Some of the most beautiful pieces of sacral Orthodox music by Mokranjac, Josif Marinkovic, Marko Tajcevic, Bortnjanski, Kedrov and other composers will be on the repertoire. There is no audition and no formal music education is required. All parishioners with good voice and ability to sing are cordially invited to join in. Friends of parishioners are welcome too. Rehearsals will be held at St.Luke Serbian Orthodox Church, 10660 River Road, Potomac, Maryland.

Frequency, duration and time of rehearsals can be changed in the course of time to suit most of the singers.

Let's try to keep our beautiful spiritual tradition of choral singing alive for years and decades to come.

If interested in joining, please send an e-mail to Zoran at:73bucalo@gmail.com or call (301)299-2704 and leave the message with the contact information.

CRKVENI HOR

Ove sezone zelimo da prosirimo crkveni hor crkve Sv. Luke kako bismo imali po nekoliko pevaca u svakom glasu. Zelimo da hor bude u mogucnosti ne samo da odgovara na nedeljnim liturgijama nego i da da svoj doprinos i drugim crkvenim sluzbama: vencanju, opelu, vecernjoj sluzbi itd. Planiramo da pocnemo sa probama tokom jeseni, po dve probe od 90 minuta svaka, dva puta mesecno. Uvezbavacemo najlepsa muzicka dela iz srpske tradiucije duhovnog pojanja kao i drugih istaknuntih kompozitora pravoslavne muzicke tradicije, pre svega ruske. Nema audicije za prijem u hor a takodje se ne trazi nikakvo formalno muzicko obrazovanje. Dovoljno je da kandidat/kandidatkinja ima solidan sluh i glas i da voli da peva. Ukoliko parohijan ima druga/drugaricu koga bi zeleo da dovede, i on/ona bice vise nego dobrodosli.

Probe ce se odrzavati na nasem imanju, 10660 River Road, Potomac, MD.

Raspored i duzina proba prilagodice se mogucnostima i zeljama vecine pevaca.

Ukoliko ste zainteresovani da se pridruzite, posaljite e-mail Zoranu na: 73bucalo@gmail.com ili ostavite poruku na telefonu sekretarici (301)299-2704.

CONGRATULATIONS TO SOME OF OUR 2008 GRADUATES!

Marko Lukic graduated from South Lakes High School in Reston, VA. He was part of the JV and Varsity Soccer, and Varsity Cross Country teams. Marko was active in the Interact Club, Environmental Club, and Young Democrats Club, and was a Mr. South Lakes Seahawk nominee. He plans on attending George Mason University in the fall. He is the son of Milovan and Ilonka Lukic.





Bojana Milojkovic graduated from the APEX program at Walter Johnson High School in Bethesda, MD. Bojana is a member of the National Honors Society and Spanish Honors Society. She was an officer in her school's chapter of Amnesty International, was on the Mock Trial Team, a member of the Key Club and Best Buddies program. Bojana also played varsity softball. She will attend Bucknell University in Pennsylvania where she will study International Relations. She has been awarded the Dean's four-year academic scholarship. She is the daughter of Danka and Predrag Milojkovic.

Ana Vucetic graduated from Thomas Jefferson High School for Science and Technology in Fairfax, VA. While there, she served as the president of Junior State of America and co-president of the Russian Honor Society. She also played lacrosse and field hockey on the school teams. Ana will attend Oxford University and plans on studying law there. She is the daughter of Mladena and Vladislav Vucetic.

Ana Vucetic, kcerka Mladene i Vladislava Vucetica i sestra Ive Vucetic zavrsila srednju skolu Thomas Jefferson High School for Science and Technology u junu 2008 a upisala je pravo na Oxford univerzitetu u Engleskoj.



MORE GRADUATIONS

In April 2008, Natalie Visnick graduated from the University of Pittsburgh with a B.A. in Communications and a related area of English Literature. She has returned to the area and is seeking a position in the field of public relations. Additionally, she will be teaching Sunday School this coming school year.





Damjan Korac graduated Walt Whitman High School in Bethesda and will attend the Princeton University this September, where he will pursue major in Mechanical Engineering.

OBITUARY

Melissa (Misi) Musulin, of Richmond, Virginia, for- ist. Misi was presently the principal horn player with

merly of Pittsburgh, Penn., passed away August 9, 2008. She is survived by her husband, Fredrick S. Kaufman; daughters, Mikaela and Cristina; and stepdaughter, Erika; her parents, Dr. Michael and Mary Musulin; her sister, Anne Musulin; mother-in-law, Rita Kaufman; and numerous aunts, uncles, nieces, nephews and cousins. Misi graduated from Oberlin Conservatory of Music with a Bachelor's degree in music and received her Master's degree and artist's diploma in music from Cincinnati Conservatory of Music. She

was the solo horn player for the

Basque National Symphony in San Sebastian, Spain for 10 years. She toured throughout Europe as a solo-

the Richmond Philharmonic and played with the Williamsburg Sinfonia. Misi also graduated from the Cordon Bleu Cooking School in Paris, France and worked as a pastry chef for a number of area restaurants. Misi loved music, cooking, travelling and spending time with her family. Funeral services were held at St. Constantine and Helen Greek Orthodox Church. Interment Westhampton Memorial Park. Misi was 51 years old. The entire Musulin family are members of St. Luke Serbian Orthodox Church. In addition to Fr. Alex and the priest of St. Constantine and Helen, our former pa-

rishioner, Fr. Norman Kosanovich, came from California to serve at Misi's funeral service on August 13.

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MORE GRADUATIONS

Mara Stojic, daughter of Steve and Mary Stojic, graduated at Walt Whitman high school in Bethesda. She will pursue undergraduate studies at the Colorado State University in Fort Collins, Colorado. She is double majoring in Large Animal Science and AgriBusiness.

NEW ARRIVALS





Theodora Stamenkovic was born on April 28, 2008 at 6:37 am. She lives with her mother, Natalija (Djurickovic) and Father Srecko Stamenkovic in Alexandria, Virginia. She was born at 8 lb and 4 oz and was 21" long. She is now 15 lbs and 26" long and has found out that a smile will get her anything she wants from her grandparents.



Beba: Ana Vuckovic, rodjena 06/26/2008 u Georgetown Hospital, Washington, DC, visina: 54cm, tezina: 4 kg

mama: Ivana Pelikan- Vuckovic

tata: Dragan Vuckovic

CHURCH ACTIVITIES

- 1. Father Aleksa will be starting his Religious Education class for teenagers every other week at the Church. During construction they will need to meet in people's homes. Please contact Father if you can volunteer to host one of these meetings.
- 2. Mitch Djurickovic took your generous donations of almost \$2,000 to Kosovo where he visited Serbian families in need and gave them financial assistance.



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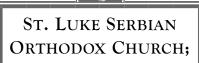
DOBILI SMO ZAJAM ZA IZGRADNJ

Current Events at Church Property

Sunday/Nedelja, September 7, 2008 **Beginning of the Sunday School Year and Fall Picnic** Pocetak skolske godine i jesenji piknik

Sunday/Nedelja, September 21, 2008 Slava of the Serbian Sisters Circle "Mala Gospojina" Slava Kola srpskih sestara "Mala Gospojina" (For more information see page 1)

D' WE HAVE THE LOAN FOR CONSTRUCTION!!!



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