

Volume 72, No. 1

OFFICIAL PUBLICATION OF DISTRICT 21 - EST. 1950

Spring/March 2022

Golden Gate District 21 2022 Spring Conference

March 19, 2022

Saint Katherine Greek Ortho Church 9165 Peets Street Elk Grove, California

Program

Social Hour 8:30 am - 9:30 am Joint Meeting Lunch Separate Daughter and Ahepa Meetings Adjourn 4:00 pm

See pages 5-9 to register and agendas

Golden Gate District 21 2022 Convention

June 10-12, 2022

Stockton Hilton Hotel 3321 Grand Canal Blvd Stockton, California hiltonstockton.com

Order of Ahepa Daughters of Penelope Maids of Athena Sons of Pericles



District 21 Governor's Messages - pages 3 & 4 District Spring Conference - pages 5-9 District and National Scholarships - page 10 Man of God - page 11 Give The Gift of AHEPA - page 12 AHEPA Capital Campaign - page 13 Supreme Convention - pages 13-15 Sacramento Chapter News - pages 16-17 AHEPA Mission Articles - pages 18-20 Traveler Sponsors - page 21 Veterans Affairs and National Projects - page 22 Chapter Officers - page 23 Sponsorships and Ads - page 24



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AHEPA TRAVELER is the official publication of Golden Gate District 21 Order of AHEPA (American-Hellenic-Educational-Progressive-Association). It is published and distributed to members and friends. There are thirty Ahepa, Daughters, Sons and Maids Chapters in Northern California and Western Nevada.

Article III – This Order shall be non-partisan in politics and non sectarian in religion. All partisan political and all sectarian religious discussions are prohibited in any official deliberations thereof.

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> ARTICLES FOR SUMMER ISSUE DUE MAY 15, 2022

PUBLISHING SCHEDULE JUNE 1, 2022

Have Ritual Manual . . . Will Travel



Can Do: Installations Initiations Seminars: Chapter Duties Membership Drives Charity Raffles Rituals

"YOUR FULL SERVICE . . . DISTRICT 21 LODGE"

Call: 650 868-2402

AHEPA DISTRICT LODGE 2021-2022

Website: www.ahepa21.org

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District Maids of Athena Advisor Open

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AHEPA GOLDEN GATE DISTRICT 21

AHEPA District 21 Governor's Message



Dear Brothers and Sisters,

As we move into spring, we have a new beginning and a renewing of life as we observe Great Lent and celebrate Great and Holy Pascha. I would like to start the spring off right with our in-person District Conference at St. Katherine's church in Elk Grove, sponsored by the Sacramento AHEPA family.

This will be followed in June with our first in-person District Convention in three years. The Convention will be held on June 10-12th at the Stockton Hilton. Our District Lodges will be hosting the convention with the help of our local chapters.

We are also celebrating AHEPA's 100th anniversary this year and are in the process of organizing a commemorative album to fundraise with. Chapters will get a portion of the ad money for ads they secure. The album should be out in the Fall.

Our District project of finishing the last phase of St Nicholas ranch should be done this year and we can move on to a new project. We can discuss this at the Conference.

AHEPA is doing a major membership drive and is encouraging chapters to give the gift of membership. Be prepared to tell them what we do and why we need them to join us. There is strength in numbers even if they are too busy to help. We need their numbers to make AHEPA strong and heard.

We are looking into some major changes in how we conduct business, publicize ourselves and need to update our communications. We will have committees looking into these areas at the convention. We need everyone to come. We promise you an enjoyable time. The venue has a nice outdoor area for our events and we will be presenting our scholarships at the luncheon on Saturday.

I have had inquiries about the starting Sons of Pericles chapters. Being a former Son, I made many friends around the country and many more in NorCal. Every chapter has had a sons and maids chapter at one time or another. It's time to prepare for AHEPA's future members with a taste of our Organization.

Fraternally,

Chris Frangos

District Governor DIstrict #21

Daughters of Penelope District 21 Governor's Message



Dear Sisters and Brothers,

I want to offer you my heartfelt wishes of peace, hope and love during this Blessed Lenten Season. Thank you all for your continued support this year. We appreciate every sister and brother and are grateful for your valuable contribution of your time and talents to our communities, our country, and the world at large.

Our thoughts and prayers are with the people of Ukraine!

D21 AHEPA Family Conference March 19, 2022

Please join us for our D21 Ahepa Family Conference, hosted by the Sacramento AHEPA Family, to be held at St. Katharine Greek Orthodox Church in Elk Grove on Saturday, March 19, 2022, starting at 9:30am. **Registration form and agendas are in this newsletter**.

Our DOP Grand Vice President Georgette Boulegeris and our Grand Governor Zone IV Robbie Jackson will be attending as our special guests.

D21 Scholarships due April 1, 2022

DOP D21 Scholarship packets are located on our DOP District 21 website: https://dop21.org/scholarships/index.htm#

Please pass this on to those in your family and friends to consider applying for our scholarships. We feel truly blessed when we can support our students to continue their education.

District 21 2022 Annual Convention June 10 -11

I am happy to say that we will be having our District 21 Annual Convention June 10 - 11 at the Stockton Hilton. We hope that you decide to attend, and we look forward to seeing us together again! We will be celebrating the 100th year of AHEPA! Details will be out soon.

AHEPA Family Supreme Convention July 18 -22, 2022

Let's all meet and celebrate with the AHEPA Family worldwide at the Walt Disney World Resort in Orlando Florida. Consider making your hotel reservations soon as the rooms are filling up.

More information can be found on www.ahepa.org

Happy Greek Independence Day

Congratulations on the Anniversary of Greek Independence on March 25! Let it be a time to reflect on our forefathers and their commitment to freedom and the sacrifices they made. Long Live Greece!

Sisters Alicia, Maria, Mary, Angie, and Foula and I want to wish you a very *Blessed Lenten Season* and a *Happy Pascha*.

With Love in Theta Pi,

Linda I inda Belba D21 Governor





Golden Gate District 21 2022 Spring Conference March 19th, 2022 Saint Katherine Church, Elk Grove, CA



District 21 AHEPA Brothers,

The Sacramento AHEPA and Daughters of Penelope Artemis 5 chapters are pleased to co-host the Golden Gate District 21 2022 Spring Conference on March 19^{tat} at Saint Katherine Greek Orthodox Church, 9165 Peets St., Elk Grove, CA 95758.

Check-in and social hour will be from 8:30 am to 9:30 am. The Conference will start with a joint AHEPA and Daughters of Penelope meeting. Separate AHEPA and Daughters of Penelope meetings will then follow. Proceedings are expected to be completed by 4:00 pm.

Coffee and other refreshments will be provided throughout the day. For lunch, attendees can either purchase a ticket for a catered lunch provided by the Sacramento DOP Artemis chapter or visit one of the numerous eating establishments nearby. A list of these establishments will be provided at check-in.

The Sacramento AHEPA & DOP chapters are looking forward to hosting the District's Winter Conference. Please return the attached registration form by USPS mail, email, or call it by March 12th. The conference agenda is included after the registration form.

Fraternally, George Koumis D21 Secretary

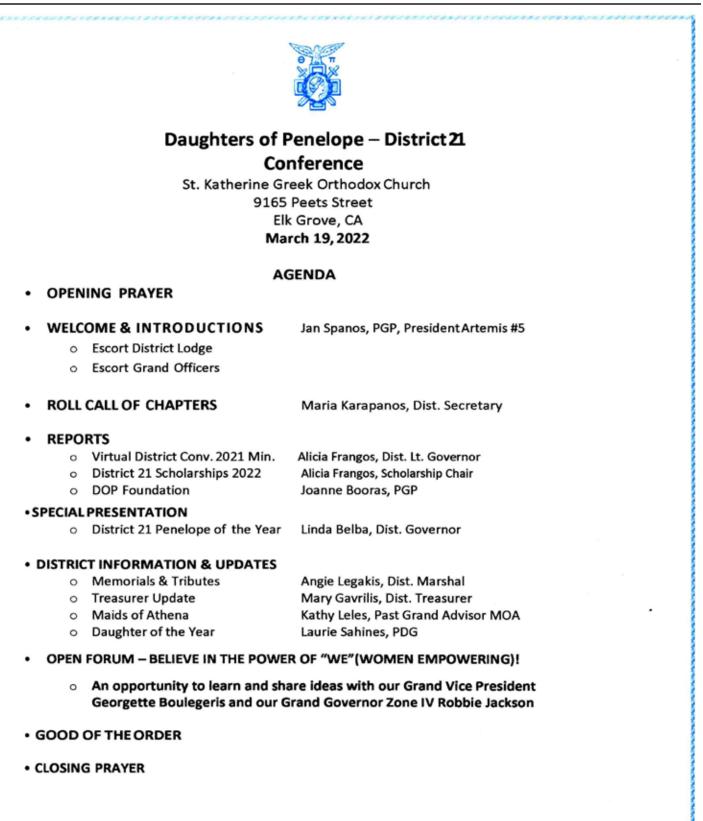


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Number of Conference Participants:			x	\$25		
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Checks payable to: Mail To:			Order of AHEPA Chapter 153			153
				7 Diamo	Hallock ond Oak Wa . CA 95624	y
Phone:	916-956-5188	Email:			lock@mac.c	com

Golden Gate District 21 2022 Spring Conference March 19th, 2022 Saint Katherine Church, Elk Grove, CA			
	Conference Agenda		
	AHEPA & DOP Join Morning Session		
8:30 am to 9:30 am	Registration & Social Hour		
	Welcoming Remarks		
	Sacramento AHEPA	Nick Alexander	
	Sacramento DOP President	Jan Spanos	
	Opening Prayer	Fr. Dino	
	Election of Conference Chairperson		
	Chapter Roll Call	Conference Chairperson	
9:30 am to 10:00 am			
	Opening Remarks		
	AHEPA District Governor	Chris Frangos	
	DOP District Governor	Linda Belba	
	Sons of Pericles Advisor	Ioannis Kokkinidis	
	Maids of Athena advisor	Kathy Leles	
	AHEPA Supreme Governor	Alex Mallas	
	DOP Grand Governor	Robbie Jackson	
	2022 District 21 Convention		
	- Planned Dates & Location		
10:00 am to 10:45 am	- Agenda		
	 Planned Activities – 100th anniversary 	TBD	
	- Open Discussion		
	St. Nicholas Dansh Down Donoustion Duriest		
	St. Nicholas Ranch Dorm Renovation Project		
	 Project Overview Completed Phases and funds spent 		
10:45 am to 11:15 am	· · ·		
	 Remaining Phase: Restoration needed, Raised A satimated funds required to complete tasks 	Tom Chiarchianis	
	& estimated funds required to complete tasks, Donation Pledges		
44.45	Social Media		
11:15 am to 11:40 pm	- Communication, Advertising & Recruitment via		
	Traveler, Webs site, LinkedIn & Facebook		
11:40 am to 12:00 am	AHEPA Retirement Home Project	Chris Frangos	
12:00 pm to 1:00 pm	Lunch		

OFFICE P AN	Golden Gate District 21 2022 Spring Conference March 19th, 2022 Saint Katherine Church, Elk Grove, CA				
	AHEPA Afternoon Session				
	AHEPA District Report				
	Address by the Governor regarding recruiting	Chris Frangos			
	2021 & 2022 Membership:				
	Members, Life Members, Delinquents	George Koumis George Koumis Demos Papadopoulos			
	 Brothers that passed in 2021 				
	Membership 2022 Targets				
	Financial Report - Budget				
1:00 pm to 4:00pm	Individual AHEPA Chapter Reports				
	Membership Figures	450 6	246 Modesto 251 Silicon Valley 259 Contra Costa 281 Reno		
	Financials	150 San Francisco			
	Planned Events	151 Fresno			
	Recruitment activities	153 Sacramento			
	Donations to District Scholarship funds	171 Oakland 212 Stockton 392 San Mate			
	Scholarships received by the Chapter				
	Open Discussion	_			





2022 SCHOLARSHIPS

AHEPA District Scholarship Foundation

Applications/Information are available from your chapter and on the District website: ahepa21.org/ Deadline April 1, 2022

Daughters of Penelope District Scholarship

Applications/Information are available from your chapter and on the District website: dop21.org/scholarships Deadline April 1, 2022

National AHEPA and Daughters of Penelope Scholarships

Scholarship applications are on their respective websites: ahepa.org and daughtersofpenelope.org. Deadline March 31, 2021

Scholarship applicants consider the following:

Qualities we admire in students. We strongly recommend all students to take one or more courses in the "classics" in order to understand their historical context as they relate to current events.

Academic Excellence. Higher grades help show us that you're taking your future seriously and putting in the effort.

Cultural Appreciation. It is our organization's belief, that the Hellenic or Classical Studies programs on college campuses are of great value.

Extracurricular Activity. Having a "work-life" balance during your professional career is important which is why balancing responsibilities outside of school shows us you're on the right track

Volunteerism. Philanthropy and self sacrifice are attributes in the lives of those who leave well respected legacies.

"We Are What We Repeatedly Do. Excellence Then, Is Not An Act, But A Habit." - Aristotle

AHEPA STUDENT PROGRAMS

Visit ahepa.org for more information about these student programs.

Washington Mentorship AHEPAcademy

Professional development program that educates, mentors, and networks exceptional Greek-American high school students as they progress through their high academic and professional careers.

Summer Excursion Journey To Greece

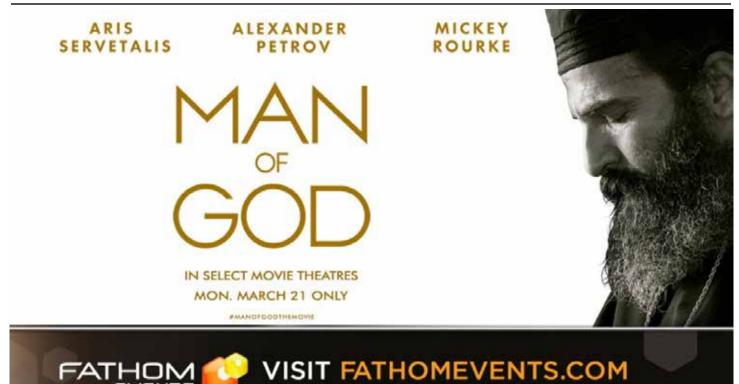
Immersive summer program that takes young students on excursions throughout Greece in order to learn about, appreciate, and celebrate Greek society and culture.

Study Abroad Odyssey In Athens

Students choose to spend either a semester or full year studying abroad in Athens Greece. The school and apartments are located in the Plaka area at the base of the Acropolis.

Master's Program MBA Program

Webster University, through its Athens campus, is proud to offer for one time only its Higher Learning Commission [HLC], USA accredited Master of Business Administration in collaboration with AHEPA.



FOR PARTICIPATING THEATRES AND TICKET INFORMATION

The film "Man of God" coming to 800 theatres across the US on March 21st as a one-night only Fathom Events release.

We are pleased to announce that "Man of God", the highly anticipated award-winning box office hit based on the inspiring life of the widely venerated Greek Orthodox saint, Saint Nektarios of Aegina that won the hearts of the public in Greece, Russia and Serbia starring Hellenic Academy Award winner Aris Servetalis, Russian superstar Alexander Petrov, and Golden Globe winner Mickey Rourke, is finally coming to the big screen across the United States in 800 theatres nationwide on March 21st as one-night only Fathom Events release. Tickets are now available for purchase.

The Order of AHEPA is promoting the release of this film and asks our Chapters to do the same by sharing this with their members and with members of their communities. Please make an effort to attend one of these screenings and if you are able to do so, send us a photo and small write up of your experience! Submissions can be sent to events@ahepa.org. Find a Theater and Get Tickets Now Select for Group Ticket Options (+25 people)

About Man of God

Exiled unjustly, convicted without a trial and slandered without cause, St. Nektarios of Aegina's life was one of persecution and prosecution. A priest of the common people, St. Nektarios's popularity provoked the jealousy of the clergy in Alexandria and, as a result, he was defrocked and expelled from Egypt. In contrast to his religious "superiors", Nektarios cared for the poor, taught peasant girls to read and write, and performed miracles. Even his last moment on earth was used to help another: upon his death, Nektarios' undergarment was removed, and as it fell upon a paralyzed man in the hospital bed next to him, the lame man miraculously arose to walk. Nektarios was recognized as a saint in the Eastern Orthodox Church in 1961, and his feast day is celebrated Nov. The music for the film was composed by two-time French Cesar winner Zbigniew Preisner with special performance by Golden Globe winner Lisa Gerrard.

This year, our Supreme President is asking EVERY chapter in the AHEPA domain to give the gift of membership in honor of AHEPA's centennial year. The objective of this mission is to introduce nonmembers to our Order by having the Chapter gift them their first year of membership in hopes that they will become active members and choose to continue their membership in years to come.

The Chapter will take on the responsibility of paying the gifted member's dues to AHEPA Global Headquarters. Please see our suggested breakdown below.

Give The Gift of AHEPA

Chapters Under 26 members - 2 sponsored members Chapters with 26 - 50 members - 3 sponsored members Chapters with 50 - 100 members - 4 sponsored members Chapters with over 100 members - 5 or more sponsored members

Memberships are valued at \$45 USD Each and will be paid by the Chapter to AHEPA Global Headquarters

Guaranteeing the Future of AHEPA

AHEPA Capital Campaign

In preparation for the Centennial Celebration, the Order of AHEPA has created an opportunity for its members and supporters to become part of the organization's history, international presence and lasting legacy.

Special salutes in the historically significant AHEPA Global Headquarters building, located in downtown Washington, DC, may be reserved and secured by any member or Chapter, District and National officer. This permanent messaging, located on a commemorative wall in the lobby entrance, is limited to 1,000 donors, who may honor a chapter, a family member, a birthplace or a milestone (subject to the approval of the Campaign Chairman).

Individuals may secure their tribute with a \$250 donation. Donations in the name of a family donations are available for \$500. Recognition of AHEPA chapters are \$750 and courtesies to AHEPA districts are provided for \$1000.

Become an AHEPA Legend by joining the ranks of our Legacy Program. The Centennial Legacy program is a special status which enables AHEPA members to leave a lasting impression on our great organization.

When you become a Legacy member you

One: You are helping us strengthen the AHEPA – where no one does more for the Greek American (Hellenic) community.

Two: Making a strong statement of support in honor of our 100th Anniversary which is quickly approaching July 26, 2022.

Three: Setting an example to other AHEPA members who may not yet see the fulfillment of membership like you already have.

Learn more about the AHEPA Capital Campaign at: ahepa.org/ahepa-century-capital-campaign/



AHEPA Centennial Supreme Convention JULY 18 - JULY 22, 2022

The Order of AHEPA turns 100 next year, and to celebrate, we're taking you back to the happiest place on earth, the Walt Disney World Resort in Orlando, Florida! Pack up your families and bring plenty of sunscreen to join the AHEPA in this once in a lifetime celebration of a century of service!



Our 2020 Disney Convention had to be postponed due to the pandemic, so in 2022, we're going to make up for it and bring you a week full of fun that you won't want to miss out on! We've worked with Walt Disney World Resort to secure a special convention rate for our attendees of \$179/night plus tax and we anticipate that these rooms are going to sell out quickly!

Meetings will start on Monday, July 18th and Installations will conclude the convention on Friday, July 22nd, but we encourage you to take advantage of our rate and plan your family vacations around these dates. Our room rate is available at the Coronado Springs from July 13-26th! Visit the link below to book your room today!

mydisneygroup.com/ahepa2022

CELEBRATE **100 YEARS** OF AHEPA AT THE HAPPIEST PLACE ON EARTH!



2022 marks the Order of AHEPA's 100th Birthday, and to celebrate, we're taking you back to the happiest place on earth, the Walt Disney World Resort in Orlando, Florida! Pack up your families and bring plenty of sunscreen to join the AHEPA in this once in a lifetime celebration of a century of service!

We've secured rooms at Disney's Coronado Springs Resort starting at the rate of \$179/night + tax and resort fee. Reservations can be made online by visiting **mydisneygroup.com/ahepa2022**

> Disney's Coronado Springs Resort 1000 West Buena Vista Drive Lake Buena Vista, FL 32830 (407) 939-1000



CONVENTION AGENDA

SATURDAY JULY 16

AHEPA Housing Meetings

SUNDAY JULY 17

AHEPA Housing Meetings DOP Grand Lodge Meeting DOP Foundation Meeting AHEPA Supreme Lodge Meeting AHEPA BoT Meeting Official AHEPA Welcome Ceremony

MONDAY JULY 18

AHEPA National Golf Outing AHEPA & Guest Registration AHEPA General Session DOP Registration DOP General Session AHEPA & DOP Committee Meetings Local Event

TUESDAY JULY 19

AHEPA & Guest Registration
AHEPA General Session
DOP General Session
DOP Registration
AHEPA Family Athletic Luncheon
AHEPA Committee Meetings
AHEPA Greek American Dance @ EPCOT

WEDNESDAY JULY 20

AHEPA Convention City Golf Outing AHEPA Family Awards Brunch AHEPA General Session DOP General Session AHEPA Committee Meetings Sons of Pericles General Session Maids of Athena General Session Hellenic Cultural Comm. Presentation AHEPA Service Dogs for Warriors AHEPA 100th Anniversary Event @ EPCOT World Showcase EPCOT

THURSDAY JULY 21

SOP & MOA Celebrate the Youth Awards AHEPA PSP Breakfast AHEPA Hellenic History Tournament AHEPA General Session - Voting DOP General Session - Voting DOP Salute to Women AHEPA Family Grand Banquet AHEPA Family Grand Ball

FRIDAY JULY 22

AHEPA Family Officers Installations DOP Grand Lodge Meeting AHEPA Supreme Lodge Meeting AHEPA BoT Meeting

WWW.AHEPA.ORG/SUPREME-CONVENTION

AHEPA SUPREME	CONVENTION EVENT	REGISTRAT	N
		PLEASE USE C	NE FORM PER PERSON
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	BIRD FEES APPLY IF PAIL		= 1 2022
	OUR CHAPTER AS A DELEGATE		
AHEPA DELEGATE/ALTERNATE	\$400 (\$500 AFTER JUNE 1 OR		\$
DOP DELEGATE/ALTERNATE	\$400 (\$500 AFTER JUNE 1 OR	,	\$
·		·	\$
AHEPA/DOP NON DELEGATE / GUEST	\$475 (\$575 AFTER JUNE 1 OR	ON SITE)	4
AHEPA & DOP PACKAGES INCLUDE Official AHEPA Welcome Ceremony, AHEPA Gree AHEPA Family Athletic Luncheon, AHEPA 100th A DOP Salute to Women, AHEPA Family Grand Bar	- k American Dance @ EPCOT, AHEPA Fami Anniversary Event @ EPCOT World Showca		
SOP/MOA DELEGATE/ALTERNATE	\$200 (\$300 AFTER JUNE 1 OR ON SITE)		
SOP/MOA NON DELEGATE/GUEST	\$250 (\$350 AFTER JUNE 1 OR	ON SITE)	\$
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AHEPA SUPREME CONVENTION FEES MUST ACCOMPANY THIS FORM	EXFIRATION DATE.		
ONLY SEND ONE FORM PER PERSON TO:	SIGNATURE:		
AHEPA GLOBAL HQ 1909 Q STREET NW, SUITE 500	PA GLOBAL HQ		
WASHINGTON, DC 20009 FAX: 202-232-2140	Forms and fees MUST be received	via mail, fax or email b BE ISSUED AFTER JU	
EMAIL: ADMIN@AHEPA.ORG QUESTIONS? VISIT AHEPA.ORG OR	Please note that this form is fo In order to be seated as a de	r your convention registra legate or alternate, your (ation package ONLY. Chapter must have
CALL HEADQUARTERS AT 202-232-6300	reported you by the JUNE 1, 2022 deadlin	ne with the Chapter Dele	gate/Alternate reporting form

ON THE GO WITH ARTEMIS #5 SACRAMENTO

by Dianne Petersen, PGS

The AHEPA Family of Sacramento started out with a BANG! We celebrated the 4th of July at St. Katherine's Church in Elk Grove with a 4th



of July luncheon—hot dogs, hamburgers, chips, drinks, and a 4th of July cake. Donations from the luncheon went to St. Nicholas Ranch.

August—21st The stars were shining bright as we gathered outdoors for an Evening in Greece at St. Katherine's Church.

September—25th and 26th the Daughters of Penelope helped and attended the Weekend in Greece Food Festival at St. Katherine's Church.

October—1st and 2nd the Daughters of Penelope helped and attended the Annunciation Food Festival in Sacramento.

10th Breast Cancer Awareness coffee hours at Annunciation and St. Katherine's Churches. The Daughters of Penelope wore pink and pink donuts were served. Information was available about breast cancer. \$500.00 was sent to the Cancer Society of Sacramento from donations at both events.

November 4. The AHEPA Family had 3 tables reserved for this event. 1821 was sponsored by Sacramento State University. Lecture and reception at the Hellenic Center in Sacramento. Professor Alexander Kitroeff of Haverford College spoke on Greek America's commemoration of 1821, the role of the Greek Orthodox Archdiocese from 1922 to the Present.

13th several members attended the 92nd Daughters of Penelope Anniversary Founder's Day Luncheon.



14th The Daughters hosted the coffee hours at Annunciation and St. Katherine Churches honoring the 92nd Anniversary of the Daughters of Penelope. At St. Katherine's Church --a display table was set up with Daughters of Penelope items with the logo displayed on them along with information about the Daughters of Penelope. Diane Petersen PGS spoke about the history of the Daughters of Penelope and then introduced the Daughters present at the coffee hour including



Continued on next page

a member from District 22.

December 4th. The AHEPA Family attended the 100th Anniversary of Annunciation Church in Sacramento.



11th The AHEPA Family held their annual Christmas Luncheon. Toys, books, and etc. were collected. Vice President Rula Manikas and Secretary Diane Petersen PGS dropped off over 60 toys, books, and etc. to the Shriners Hospital icon Sacramento the following week.

February 5 AHEPA Family members attended the Crab Feed at St. Katherine's Church in Elk Grove.

March 19th The AHEPA Family will be hosting the 2022 Conference at St. Katherine's Church in Elk Grove.

As you can see WE ARE ON THE GO IN THE SACRAMENTO AREA!

Following paragraph and photos submitted by George Koumis.

The Sacramento AHEPA and Artemis DOP chapters held a joined Christmas Luncheon at the Spaghetti Factory on December 11th. As



in previous pre-Covid years, members from both chapters donated and delivered toys to the Shriner's Children's Hospital.



FOR MEMBERS OF THE AHEPA FAMILY: "E" IS FOR EDUCATION

by Stephen S. Bolaris, PDG

Who is an Accredited Investor?

This is an often asked question with an actual answer. First, who asked this question and why is it asked?

Because all investors are risking a current, usually liquid asset such as cash, the expectation is a return on investment. Why demand a return on invested capital? Because inflation will erode the purchasing power of the capital – in this case, the cash capital, over time.

In usual times, unaffected by extreme politics, extreme weather or a pandemic, as examples, inflation will historically fall in the one to four percent per year range. This is measured by the C.P.I. (Consumer Price Index) calculated on a formula for a "basket of goods and services".

For an individual investor, the goal becomes to receive after tax return that exceeds the CPI increases each year with risk held as low as possible.

In more usual times, an individual investor could buy U.S.A. Treasury bonds (up to 30 years duration) and perhaps try to exceed inflation. As an option, the investor could alternatively buy municipal bonds (MUNI bonds) that are sometimes tax free. Accordingly, these MUNI's however pay less interest and will be more risk than U.S. Treasury bonds.

Here is where investors break into various levels or risk/reward that is unique to each individual as the finger prints on her or his hands.

Many people invest little or small sums in savings due to personal reasons. Some reasons include disability as one extreme example. Others see investing in securities as a form of gambling and refuse to invest. And still others seek high risk/ high return investments.

An accredited investor falls somewhere in the middle. This person is typically an experienced investor seeking a return greater than can be received from Treasury or MUNI bonds, Corporate Bonds, Mutual Funds, ETFs and other "market" instruments such as individual stocks.

Investing is generally recognized as a highly regulated business. This regulatory environment is put in place in order to protect investors, provide transparency, and keep confidence in the U.S, financial system.

Thus, investments with higher risk, long duration, illiquidity, and needed market segment knowledge (including all of these and more) must be considered. The established rules make certain investments accessible to those investors who know what they are getting into by way of their investments.

According to Investopedia, an accredited investor is one who: Is an individual or a business entity that is allowed to trade securities that may not be registered with financial authorities such as the S.E.C. A financial professional holding a FINRA Series 7, 62, or 65 can also act as an accredited investor.

Generally the management and owners of an LLC can consist or be composed entirely of nonaccredited investors, and the LLC can still be considered an accredited investor if it's registered as the holder of the shares in the investment it is making.

The SEC defines an accredited investor as either:

1. An individual with gross income exceeding \$200,000 in each of the two most recent years or joint income with a spouse or partner exceeding \$300,000 for those years and a reasonable expectation of the same income level in the current year.

2. A person whose individual net worth, or joint net worth with that person's spouse or partner, exceeds \$1,000,000, excluding the person's primary residence.

3. Those with CFA and CFP designations have been considered as have licensed CPAs and attorneys.

4. Accredited investors and qualified purchasers are both allowed to purchase securities not registered with the SEC. Accredited investors can invest only in 3(c)(1) funds, whereas qualified purchasers can typically invest in both 3(c)(1) funds and 3(c)(7) funds.

Those investors who meet this minimum criteria may choose to invest in Real Estate, private com-

panies, natural resources and other offerings.

This may seem to be "un-democratic" or unfair to the small investor. The rules are set and the investment opportunities work within the framework. This is to protect the small or uneducated investor. The best result is sought for these small or inexperienced investors by fiduciaries offering the investments. Will this change in the future? There is an ongoing discussion as to keeping a balance between protecting the consumer and allowing investors more choices. Such choices are enjoyed by accredited investors today.

Who controls the investment markets such as the NYSE? There is no exact answer and some would suggest that 85% of the stock and bond trades including mutual funds and ETFs are controlled by institutional investors such as insurance companies, sovereign funds, public and private pension plans, banks, and investment companies as examples. The other 15% are individual investors. The FED (US Federal Reserve Bank) also plays a role by controlling the interest rates. Foreign currency manipulators also influence investment returns.

Question: I am an accredited investor. How much may I expect as a return on my private investment? The answer is as "clear as mud". That is, with all reward, what is the risk that an accredited investor is willing to accept? From experience, passive returns (not active returns from buying a rental house and handling all the details by the owner) can exceed 25% per year.

This is NOT for new or inexperienced investors because there is a very real chance to lose the entire investment. There is no bank guarantee, no FDIC insurance and no loss of principal protection.

Question: So, how do I go about investing for my future? Talk to your registered investment advisor (RIA). That person is registered nationally and in each state. The RIA may review your current assets and determine a suggested fit. Ask your RIA if they are a fiduciary: a person who has taken an oath to put the interests of the client before his/ her interests.

Becoming financially literate takes effort and time. This is also where your chosen RIA can be of help. Teach your children and grandchildren the independence for their future and their eventual

retirement. That is what all members of the Ahepa family can do for their own families as well as for friends and neighbors.

Question: But, what if I am already doing all that and want to get a higher than market return on my investments? I am already maxing out my 401k, IRA, and Roth IRA each year. I have confirmed my status as an accredited investor. The answer is to explore self-directed retirement and investment options. Talk with your RIA about these options that are not available to non-accredited investors.

Self-Directed accounts are administrated by a "third party administrator". These are neutral, investment agnostic, non-advice providing record keepers that earn a quarterly fee for their work. There are numerous TPA's across the USA and they should be dedicated to financials, not health-care for example. Your traditional RIA or IA (Investment Advisor) at a retail brokerage may not be as familiar with these TPAs or accredited private investments. Again, these investments via self-directed accounts are generally for accredited investors, only.

Question: If I have questions, who can I speak with on a confidential basis? The answer is to speak with your current RIA or a no cost or obligation consultation with an investment advisor.

Suggested reading: Google the topic "accredited investor" as well as go to www.investopedia.com; www.investor.gov and www.SEC.gov

FOR MEMBERS OF THE AHEPA FAMILY: "P" IS FOR "PROGRESSIVE"

By Stephen S. Bolaris, PDG 21.

What does "progressive" mean?

Founded in 1922 in Atlanta, Georgia, by Greek immigrants, Ahepa is now 100 years old. The fraternal organization has grown and changed over the decades. Still, one of the keys of the association of American citizens of Greek heritage and Philhellenes - is progress.

The word "progressive" seems to have been usurped by extremists in the political sphere outside of the Ahepa domain. It does not imply change for the advancement of one ethnic or racial group over others. In the sense of today, 100 years later, one must go back in history to know that at one time Greeks were attacked, even with tar and feathers.

To peacefully combat the notion of all immigrants are bad and not welcome, Ahepa founders needed to band together to help the immigrants of the early 1900's to assimilate. Assimilation did not imply giving up Greek religion, history, culture, food, and commitment to family. These values and more are held as cherished today.

Thus, the Ahepans of the time strove to help the newly arriving immigrants through conversing only in English as a way of keeping our heritage and customs but also to be good citizens in America. Learning English was basic to success through education and leads to progress for the individual plus future generations.

Through this method, Greek immigrants could thrive and progress. Not only in business, but also to be good citizens in raising families, being responsible in civics, politics, and to progress up the social ladder as previously arriving ethnic groups had done.

This work toward progress may be seen on so many levels today. Achievement through organization, cooperating, freedom and justice. Progress includes not holding back others from their own progress in emotions, educations, advancement and the like. This is easily visible in seeing the many highly educated and successful immigrants and their descendants today – the professionals in business, the medical doctors, the PhD's, the attorneys, the military leaders, the politicians, and the volunteers that make up our America today.

"P" is for "Progressive" (progressing for all, not destructive).

FOR MEMBERS OF THE AHEPA FAMILY: "E" IS FOR "DONATION"

By Stephen S. Bolaris, PDG 21. **Donation?**

What does "e" matter if considering "donations"? It is a matter of providing funds for the education of the youth of our Ahepa family.

Tax deductible charitable donations to the local

chapters, district, or Ahepa nationally, helps students become successful. Whether that success comes in the form of future simple good citizens or stellar performers in a chosen field, your donations at any level and amount will help.

College or University success leads to success in life. Some published sources attempt to prove that a college education adds as much as \$ 1,000,000 of income for the student over a lifetime of work. Can this be true? Certainly! Taking a boost in income of just \$ 25,000 per year over a working career of 40 years = \$ 1,000,000 in additional college earnings versus a high school diploma.

How may we help? Members of the Ahepa family and friends can obtain a tax deduction for their charitable donation. This is because Ahepa is a 501 (C) (3) charitable organization under US Department of the Treasury IRS (Internal Revenue Service) regulation.

And "What's in it for me?" as a donor? Depending on your tax bracket, anywhere from 10 to 22 to 37 % of your donation comes from tax savings. Therefore, increase your donation accordingly!

Help our deserving students go on to a success path. One of them may become a researcher looking for an Alzheimer's treatment or cure. Another may become the physician that saves lives in the emergency room. Others may become the attorney who argues for an innocent life or protects you against a wrongful accuser. Still others may carry on the arts of our ancient Hellenic ancestors.

Improve a life, help the nation overall. Give to the chapter, district, and supreme scholarship funds for deserving students.

Editor's Note:

The three articles above were subimitted and authored by Past District Governor Steve Bolaris.

If you would like to more information or comment the content, please contact Brother Bolaris at: Stevebolaris@charter.net or 408-607-4311

Thank you Ahepa Traveler Sponsors 2021-2022

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AHEPA VETERANS REGISTRATION

AHEPA Medal for Military Service is awarded to all veterans in Honor of their service to the United States.

"The Mission of the Order of AHEPA Veterans Committee is to archive and recognize all veterans of the Order and Hellenic community through sound communication and publication. Furthermore, to conduct fund raising and philanthropic outreach through a cohesive, limited, yet well defined activity that reflects well on the Order of AHEPA and brings credit to the organization at large."

The AHEPA Medal for Military Service, approved by the 106th Congress, was presented to all AHEPA veterans present at the 34th Biennial Congressional Banquet, March 29, 2000. The Supreme Lodge then encouraged its districts and chapters to present this medal to its deserving veterans unable to attend this banquet. It is this committee's intent to register AHEPA Veterans and have the AHEPA Medal presented at appropriate events at the District and Chapter levels. Funds collected through this effort cover medal production and other administrative costs to include shipping. Remaining proceeds will be donated to the Wounded Warrior Program annually.

Eligibility requirement for AHEPA Medal for Military Service includes Honorable Service and Discharge. Service includes Active Duty, National Guard, or Reserve status of the United States Armed Forces.

Register online at www.ahepaveterans.org. File a copy with your chapter Secretary after registration is complete. Medals are normally shipped in the fall and in time for Veteran's Day celebrations in November.



Ahepa Service Dogs for Warriors



Ahepa Veterans Affairs

Learn more plus you can donate to these National Projects by going to ahepa.org





Our Mission - To promote the ancient Greek ideals of Education, Philanthropy, Civic Responsibility, Family and Individual Excellence through community service and volunteerism.

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