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Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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DECEMBER 2012

he First
Catholic Slovak
Ladies Association
Board of Directors
wishes a Very
Blessed and Merry
Christmas to all
of our Members 

ŽENSKÁ JEDNOTA

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ŽENSKÁ JEDNOTA,

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The Meaning of Christmas

Just a week before Christmas I had a visitor. This is how it happened. I just finished the household chores for the night and was preparing to go to bed when I heard a noise in the front of the house. I opened the door to the front room, and to my surprise, Santa himself stepped out from behind the Christmas tree. He placed his finger over his mouth so I would not cry out. "What are you doing?" I started to ask him.

The words choked in my throat, as I saw he had tears in his eyes. His usual jolly manner was gone. Gone was the eager boisterous soul we all know. He then answered me with a simple statement, **TEACH THE CHILDREN!** I was puzzled: What did he mean? He anticipated my question, and with one quick movement brought forth a miniature toy bag from behind the tree.

As I stood there bewildered, Santa said, Teach the Children! Teach them the old meaning of Christmas. The meaning that a now-a-day Christmas has forgotten!

Santa then reached in his bag and pulled out a **FIR TREE** and placed it on the mantle. Teach the Children that the pure green color of the stately fir tree remains green all year round, depicting the everlasting hope of mankind. All the needles point heavenward, making it a symbol of man's thoughts turning toward heaven.

He again reached into his bag and pulled out a brilliant **STAR**. Teach the Children that the star was the heavenly sign of promises long ago. God promised a Savior for the world, and the star was the sign of fulfillment of that promise.

He then reached into the bag and pulled out a **CANDLE**. Teach the Children that the candle symbolizes that Christ is the light of the world, and when we see this great light we are reminded of He who displaces the darkness.

Once again he reached into his bag and then removed a **WREATH** and placed it on the tree. Teach the Children that the wreath symbolizes the eternal nature of love. Real love never ceases. Love is one continuous round of affection.

He then pulled out from his bag an ornament of **HIMSELF**. Teach the Children that Santa Claus symbolizes the generosity and good will we feel during the month of December and should feel year round.

He reached in again and pulled out a **HOLLY LEAF**. Teach the Children the holly plant represents immortality. It represents the crown of thorns worn by our Savior. The red holly berries represent blood shed by Him.

Next he pulled out a **GIFT** from the bag and said, "Teach the Children that God so loved the world that He gave His only begotten Son. Thanks be to God for His unspeakable gift. Teach the Children that the wise men bowed before the holy babe and presented Him with gold, frankincense, and myrrh. We should give gifts in the same spirit as the wise men."

Santa then reached in his bag and pulled out a **CANDY CANE** and hung it on the tree. Teach the Children that the candy cane represents the shepherd's crook. The crook on the shepherds staff helps bring back strayed sheep from the flock. The candy cane is the symbol that we are our brothers keeper.

He reached in again and pulled out an **ANGEL**. Teach the Children that it was the angels that heralded in the glorious news of the Saviors birth. The angels sang 'Glory to God in the highest, on earth, peace and good will.

Suddenly I heard a soft twinkling sound, and from his bag he pulled out a **BELL**. Teach the Children that as the lost sheep are found by the sound of a bell, it should bring people to the fold. The bell symbolizes guidance and return.

Santa looked at the tree and was pleased. He looked back at me and I saw the twinkle was back in his eyes. He said, "Remember, teach the Children the true meaning of Christmas, and not to put me in the center, for I am but a humble servant of the One who is, and I bow down and worship Him, our Lord, our God."

Merry Christmas!

Until Next Month Warmly,
Carolyn

ŽENSKÁ JEDNOTA

*May You Be Blessed this Christmas Season
With the Love and Peace of that First Christmas.
May the New Year be One of Joy and Fulfillment.*

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*Tieto Vianočné Sviatky Bud'te
Požehnaní Láskou a Pokojom
Prvých Vianoc. Nech Vám Nový Rok
prinesie Radosť a Naplnenie.*

GLORY TO GOD IN THE HIGHEST AND ON EARTH PEACE TO PEOPLE OF GOOD WILL

Reverend Monsignor Peter M. Polando, National Chaplain

My dear Sisters and Brothers in Christ,

For many people, this month is sometimes viewed as burdensome in a variety of ways. For some, it is an attempt to maintain a schedule that is out of the ordinary and, at times, impossible to complete daily tasks. For others, it is a depressing time of the year because of the amount of night time versus daylight. For some, it is more depressing because of the loss of a loved one during 2012 and their presence being missed for the first time in the upcoming holiday season. Still for others, it is a time of distraught because the holiday season will not be realized by commercialism's expectations on people for having the "best" Christmas ever or people's ideal of what Christmas was in the past and how they could make it even better this year only to have the ideal not come to fruition.

But there is the flip side of December that has a real upbeat tone. I enjoy the Season of Advent and this year it envelopes only December rather than invading the month of November — Advent is only 24 days this year! That is a shorter time, however, to get the churches decorated from Advent to the Christmas Season. But the parishioners are great in decorating and they truly make it a parish family event. I am very impressed of how parishioners make an extra effort to support the Advent Giving Trees in my three churches, assisting those who are in need both spiritually and physically. I believe that their support lends to their heartfelt understanding about the event that they are about to celebrate. And after the cards have been sent, the gifts bought and wrapped, the decorating tweaked, the cookies and the once a year foodstuffs have been baked, we come to Christmas Eve! Unlike the rest of the month, Christmas Eve is a reserved day of peace for me. And I gear myself into that mode not only

because of my spiritual preparation for the Masses I am about to celebrate but also placing my mind into focus for the people I am about to encounter.

Primarily, I prepare myself for bringing the peace of Christ to the people who will be participating in Mass — at the Vigil; during the Night; at Dawn; and, during the Day. I am voicing this peace to a variety of individuals — Catholics who participate in Mass, i.e., daily, weekly, occasionally, or only on Christmas and Easter; to Catholics who have no relationship with the Church; to Christians of a variety of denominations; and, to people who do not believe in Jesus.

This same peace that I proclaim is to my friends that I encounter during the Christmas Season. Some I will have the opportunity to visit with after Mass or throughout the week. Seeing them is a sign of our continued relationship that has developed throughout the years and might only be renewed again next Christmas. Peace on Christmas Eve strengthens my friendship with them.

Although my immediate family is far scattered — Wales, Florida, Texas, Ohio, Maryland, Illinois, and Pennsylvania — peace comes to the core of my heart when I hear their voices on the telephone or in their cards on Christmas Day. Several of them I have not seen in over five years but their cards and pictures keep me abreast of their families. Maybe one of these days, I will become more computer savvy and have Skype incorporated into my computer program! But to know that all of them and their families are doing well gives me a sense of peace.

But what is "peace"? The Fathers of the Second Vatican Council guide us in the ways of peace in the *Pastoral Constitution on the Church in the Modern World* (*Gaudium et spes*). They teach: "Peace is not merely the absence of war. Nor can it be reduced

solely to the maintenance of a balance of power between enemies. Nor is it brought about by dictatorship. Instead, it is rightly and appropriately called 'an enterprise of justice' (*Isaiah 32:7*). Peace results from that harmony built into human society by its divine Founder, and actualized by people as they thirst after ever greater justice. . . . That earthly peace which arises from love of neighbor symbolizes and results from the peace of Christ who comes forth from God the Father. For by His cross the incarnate Son, the Prince of Peace, reconciled all men with God. By thus restoring the unity of all men in one people and one body, He slew hatred in His own flesh. After being lifted on high by His resurrection, He poured the Spirit of love into the hearts of men. For this reason, all Christians are urgently summoned 'to practice the truth in love' (*Ephesians 4:15*) and to join with all true peacemakers in pleading for peace and bringing it about" (paragraph 79).

Peace comes about through harmony, justice and love through the truth. My ultimate encounter with this kind of peace on Christmas Eve is in the Prince of Peace, Jesus Christ. Christ became our harmony, justice, and love when He took on our human nature in the Incarnation and fulfilled them in the events of Easter. What a wonderful God we have! And as I sit down to the Vilija meal, I am reminded of the events of salvation history and our heritage, thanking God for the gift of the Prince of Peace.

My prayer for the members of the First Catholic Slovak Ladies Association is that you and your families may have a peace-filled Advent Season only to be culminated by a Christmas Season encapsulated by the Prince of Peace within your hearts and homes!

**VESELÉ
VIANOCE!**

~ MARCH FOR LIFE ~



In 2013, the anniversary date of the Roe v. Wade decision will fall on Tuesday, the day following the public ceremonies marking the Presidential Inauguration. Therefore the March for Life has been scheduled for **Friday, January 25, 2013**.

Our Presence at the 40th Annual Right to Life March on **Friday, January 25, 2013** in Washington, DC is extremely important. First Catholic Slovak Ladies Association and the First Catholic Slovak Union support the position of the Pro Life Movement.

The FCSLA and FCSU are once again offering free transportation from the FCSLA Home Office in Beachwood, OH for this very important trip. For the past few years we have filled two buses for this march. Again this year, we will reserve two buses for the march. Our organizations are proud to encourage our members along with many young students from area Catholic High Schools to participate. It is a very rewarding experience to actively participate and help relay this very important message of supporting the Right to Life mission.

Will you join us? Please call Kelly at the FCSLA Home Office. Her phone number is 1-800-464-4642/Ext. 1051 or email her at Kelly@fcsla.org for details or questions and to reserve your seat on the bus before December 28th.

If you would like to attend and are unable to join those leaving from the FCSLA Home Office, please look online for information and transportation. If you cannot find information please call or email Kelly for assistance.

AWARD PRESENTED TO THE FRATERNAL FIC OF THE YEAR



National Sales Manager, Patrick Braun presents Wilbert Jost, FIC, with the Fraternal FIC of the Year at the annual meeting of the American Fraternal Alliance (AFA). Pictured from the left are: Joseph Annotti, AFA President and CEO, Wilbert Jost Fraternal FIC of the Year, Patrick Braun, NAFIC Board Member, and Stuart B. Buchanan, AFA Chairman of the Board.

From the Desk of the National Secretary

Sue Ann M. Seich

Where did the months go this year of 2012? I can't believe it is December. It seems like yesterday I was putting all the Christmas decorations away, now I'm beginning to take them out again. Does time fly by for you? Every year I begin to realize a little bit more the important things in life, such as my faith, family and friends. I used to worry about so many things that seem to be very insignificant in the whole realm of things.



This year began a new career path in representing you as your National Secretary. During this year I have had the opportunity to meet many of you when the occasion presented itself. It is always a pleasure to talk to you in person or on the phone. I enjoy hearing your point of view, answer your questions or discuss an issue with you.

Our Home Office Staff is very efficient in immediately bringing to my attention concerns or issues you (our member) may have. If you need something clarified or have a concern do not hesitate to send that email or make that phone call. I will continue to keep sharing items with you as they cross my desk and I feel they are important to share.

May your life be blessed with renewed faith, hope and love that Christmas brings with the birth of the Christ Child. May you and your family enjoy His presence as you celebrate the true "spirit" of Christmas. I wish you a very "Merry Christmas" from my family to yours.

Until next issue, may God keep you happy, healthy and loved.

From **OCTOBER 1** through **DECEMBER 31, 2012**,
older FCSLA annuities (issued prior to 2005)
with a guaranteed minimum rate of

4.50%

will earn a yield of 4.6025%.

NEWER FCSLA ANNUITIES (issued 2005 and after)
with a guaranteed minimum rate of

3.50%

will earn a yield of 3.5618% while those with a
guaranteed minimum rate of

3.00%

will earn a yield of 3.0453%.

Sr. Branch 81 Holds Annual Fall Luncheon and Celebrates 120th Anniversary of the Association

On Sunday September 23, 2012 the officers of Sr. Branch 81 (Whiting, IN) held their annual fall luncheon. To begin this festive day, members attended the 11:00 a.m. Mass at St. John the Baptist Catholic Church, Whiting, IN. The Mass was celebrated in recognition of the 120 year anniversary of the organization. Immediately following Mass, a luncheon was held in the St. John Panel Room right across the street from the church.



Standing, Martin Esterle, Katie Esterle, Becky Coleman, Geraldine Tumidalsky, Dorothy Hoover, Annette Markovich. Seated: Margaret Abildua, Marjorie Strbjak, Florence Hovanec, Donnie Sabol.

National Auditor and her husband Martin in addition to Monsignor Semancik, Father John Kalicky and Father Kevin Scalf.

After a hearty family style Slovak lunch and dessert, special guests had an opportunity to speak to the gathering. National Auditor Katie spoke about the organizations sound financial assets and what good management the Association

has in place as well as our strong fraternal presence in many communities across the country. Katie and her husband Martin were presented with a gift from the officers of Branch 81. Monsignor Semancik then spoke about the progress of the memorabilia room at Calumet College of St. Joseph in Whiting, IN which is being dedicated to Bishop Grutka, the first Slovak Bishop of the Diocese.

To end festivities Annette Markovich (Auditor S81) and Becky Coleman (Financial Secretary J58) passed out gift cards to all members prior to holding the share the pot raffle and door prizes.

Father Kevin Scalf then blessed all with a closing prayer. The event was a huge success with so many members joining together for a day of fraternal fellowship and fun.



Father Kevin Scalf



The Zabreckys



Monsignor Semancik and Branch 81 member.



Father John Kalicky and Branch 81 members.



The Markovics

Branches 81 and 58 Host Helen Kocan District Meeting

Sr. Branch 81 and Jr. Branch 58 of Whiting, IN hosted the Helen Kocan District Meeting on Sunday, September 23, 2012 at the St. John Parochial Center.

After attending Mass for all FCSLA members, living and deceased, the District celebrated the 120th Anniversary of the FCSLA and presented a special guest, Brianna Scivinsky, whom they sponsored at the National Youth Leadership



Brianna Scivinsky presenting a power point presentation of her experiences at the Youth Leadership Forum.

Forum in Chicago, IL. Brianna spent 10 days experiencing various medical procedures at medical schools and hospitals. Medical school is in her plans for the future.

Brianna is the daughter of Joseph and Carol Scivinsky, a senior at Whiting High School, a Cantor at St. John the Baptist Catholic Church, a member of Sr. Branch 81 and involved in many church, school and civic activities.



Father John Kalicky, Pastor of St. John the Baptist Church with Anthony Abildua and Carol Scivinsky.



Sr. Branch 452 members with Rebecca Coleman, Financial Secretary Jr. Branch 58 (4th from left).

~ MY SLOVAK SOCIETY ~ My MOTHER, My 5 CHILDREN, My 9 GRANDCHILDREN



Jerome Lakota (far right) is shown with his family — all FCSLA members! From left: Lucy (2) held by Brenna (15), Erik (10), Bailey (12) holding Rose (1), Karolee holding Grace (4), mother Helen Lakota (94) and Jerry Lakota (68). Back row: Kris holding Alaina (8 weeks), Bill holding Lexie (3), Greg, Kalina (19 months) held by Laurie. All are members of Sr. Branch 53 and Jr. Branch 83 in Joliet, IL.



Newly Elected Helen Kocan District Officers — L-R: Mary Beth Kutcka, Auditor; Betty Yurechko, Secretary; Margaret Abildua, President; Joann Skvarek Banvich, Vice-President and Rosemarie Hamerla, Auditor.



The Scivinsky Family – Mother Carol, sister Julianna, Father Joseph and Brianna.

Brianna expressing gratitude to the Helen Kocan District for the sponsorship of her trip. L-R: Looking on are Betty Yurechko, District Secretary and Margaret Abildua, District President.



SUMMER AFTERNOON AT THE BALLPARK

Friday, August 31, was an ideal summer afternoon and members and guests of Sr. Branch 23 and Jr. Branch 130 gathered at a pavilion in Milwaukee's Miller Park for a catered tailgate party. Polish and Italian Brats, (Milwaukee's favorite sausage), and hot dogs were served, along with an assortment of side dishes, fresh fruits, and brownies for dessert.

The baseball game Milwaukee Brewers vs. the Pirates, followed at 7:10 p.m. Attendees were treated to terrace level seating for the game. The evening was ideal with fireworks, homeruns and the ever popular sausage races, a unique Milwaukee Miller Park event.

Over 70 members and guests enjoyed this annual family event planned by Katie Esterle, Sr. Branch 23 Secretary.



Petrowsky and Pochowski Families



The Muffler Family



Sheree and Dennis Mikulec



The Digler, Olsen and Duelge Families



Jr. Branch 130 Members

NEW SLOVAK AMBASSADOR

Peter Kmec was appointed Slovak Ambassador to the United States in September 2012. Prior to his current ambassadorship, he was the Slovak Ambassador in Sweden. From 2003-2005, Mr. Kmec served as Deputy Ambassador in the U.S. He also served as Deputy Ambassador in Israel.

CHRIS HARVILLA BOWLS 300 GAME

(for a Second Time)

Congratulations to 23-year-old Christopher M. Harvilla (S319, Allentown, PA) for bowling a 300 game on Wednesday, September 19, 2012 at Haja Lanes in Palmerton, PA. Chris has been bowling for 9 years. This is the second 300 game Chris has bowled. Both games were bowled on wooden lanes. Chris is a third generation Jednota member. He is the grandson of Ethel R. Mazurek and the son of Nancy and Michael Harvilla.



Chris with his proud Grammy Ethel.

50th Wedding Anniversary

Richard and RoseAnn Komenda (W187, Valparaiso, NE) celebrated their 50th wedding anniversary. They were married October 20, 1962 at Immaculate Conception Church in Ulysses, NE. Their ten grandchildren and one great-grandchild are also members of Branch W187.



ŽENSKÁ JEDNOTA

AD MULTOS ANNOS!

Sister Mary Paul Kurator SS.C.M. daughter of the late Paul and Mary Kurator, Branch 289, recently celebrated her 60 year jubilee as a religious in the Congregation of the Sisters of SS. Cyril and Methodius (Danville, PA)

Sister was born and raised in Gary, IN and was a member of Holy Trinity parish.

With the blessing of her parents and of her pastor, the Rev. Andrew Grutka (later Bishop of the Gary diocese) she entered the Congregation in February 1950.

Sister has spent the past 60 years teaching in both elementary and secondary schools in Pennsylvania, South Carolina, New Jersey and Indiana.

Presently Sister is semi-retired and works at Andrean High School in Merrillville, IN, where she taught Latin for 38 years.

Sister pursued her undergraduate studies at Marywood College in Scranton, PA, and at Villanova University. She earned a Master's degree in Classical Studies from the University of Notre Dame. Her post-graduate studies included LaSalle College in Philadelphia, St. Charles Seminary in Overbrook, PA, the University of Kentucky, San Diego State, Seton Hall in New Jersey, Skidmore in Saratoga, NY, and Commenius University in Bratislava, Slovakia.

Sister Mary Paul is the niece of someone very well known to Jednota members in western Pennsylvania — the late Anna Kruppa of Bentleyville, PA. Sister Mary Paul expresses her deep gratitude to all those who have blessed her with their love and friendship — a sincere PAN BOH ZAPLAT.



RETURNS FROM TOUR OF DUTY IN AFGHANISTAN

On September 6, 2012, U.S. Army Specialist Sean Coleman was reunited with his wife, Jillian and daughter Grace after a six month tour of duty in Afghanistan. Sean is the oldest son of John and Rebecca Coleman, Financial Secretary of Jr. Branch 58. He is a lifelong member of FCSLA and his daughters Brianna and Grace are current members of Jr. Branch 58. As a member of the 119th Inland Cargo Transfer Company, home based at Fort Story, WV, Sean received two commendations while serving his tour of duty abroad.

► **Sean Coleman (S81) being greeted by his daughter Grace (J58).**



St. George Catholic Church 125th Anniversary Celebrated

FCSLA Branch W086 hosted a dinner that celebrated the 125th anniversary of St. George Catholic Church, Munden, KS. President Eddie Splichal and wife Cindy and Treasurer Harry Chermak and wife Shirley presided at the meal.

Bishop Edward Weisenberger of the Diocese of Salina, KS celebrated Mass that preceded the dinner. Concelebrating with the Bishop were retired Bishop George Fitzsimmons, pastor Father Barry Brinkman, former pastors Father Cornelius Kahw Khine, Donald Zimmerman and neighboring pastors Steve Heina and Larry Letourneau.

Parish council president, a member of Branch W086, LeRoy Splichal welcomed everyone and recognized the oldest parishioners, Rose Sterba who is 101 and Henry and Mildred Blecha who are 94 and 96 respectively. Henry remains active in Branch W86 as financial secretary.

Special music with piano, organ, trumpet and choir preceded Mass with the congregation joyfully singing during Mass.

The cornerstone of St. George Church was laid in April of 1887 on the same site as the cemetery which was begun in 1882 three miles south of Munden. The small Czech community grew from the original five families to ten by the time the church was built. Traveling priests celebrated Mass.

Families donated time, money and furnishings for the church. By 1910 the congregation had outgrown the small structure and a larger one was erected on the same site. After 1944, Mass was celebrated every Sunday and improvements continued to be made. Branch W086 generously helped with the modernizing of the church and donated toward the purchase and installation of stained glass windows. In 1950 the church building was moved into Munden and placed over a basement which housed a dining/meeting room, kitchen and restrooms.

The future, as always, holds more changes which will be met with wisdom, strength and faith instilled by our ancestors.



PAS's Performs at the New Jersey Slovak Festival

The Pittsburgh Area Slovak Folk Ensemble (PÁS) once again was invited to share some music and dance of "the old country" with audiences at the New Jersey Slovak Heritage Festival in Holmdel, NJ. This year's invitation was made even more special because of the opportunity to perform for the President of the Slovak Republic Ivan Gasparovic, who visited the festival to celebrate its 35th Anniversary.

PÁS, a group of first-through fifth-generation American Slovaks, presented a program of songs and dances from the Horehron region of Slovakia featuring the beauty and precision of their stomping and rhythmic movement.

The program opened with members of PÁS' Junior Ensemble creating the atmosphere of the region by pretending to be sheep in the fields while women worked nearby. Soon, the celebration of spring and the flirting that begins after a long winter warmed up the stage as the Adult Ensemble began the lively program.

Highlighted by Horehronsky Dupak, in which young men and women compete to impress each other with unique dancing, and stamping "calls" to attract their romantic partner.

President Gasparovic told members of PÁS that the program was "just beautiful!"

PÁS is proud to add this honor to its ever-lengthening list, which also includes performances at venues ranging from annual performances at Slovak Day at Kennywood Park in Pittsburgh, to repeat invitations to participate in Disney World's Performing Arts Onstage Program. PÁS was also invited to represent all Americans of Slovak descent in Det'va, Slovakia at the 44th Annual Folklórne Slávnosti Pod Polanou v Detve (Folklore Celebration below Polana Mountain), and has performed in concert with the Pittsburgh Philharmonic Orchestra for its "Going Abroad" series.

Visit <http://www.pasfolkensemble.com/index.html> for more information about the Pittsburgh Area Slovak Folk Ensemble (PÁS).



YOUNGSTOWN SISTER CITIES SETS TRIP

Youngstown Sister Cities has scheduled its 16th Slovak Heritage Tour to Slovakia for July 7-July 21, 2013. Details will be given in future articles. Contact Jim and Kay Bench: jmbench@yahoo.com or cell phone 724 858-5843.

FCSLA 2013/2014 Scholarship Program

More than \$248,250 in Scholarship Awards!

The First Catholic Slovak Ladies Association is pleased to announce its 2013-2014 Scholarship Program which is in fulfillment of one of the objectives of the organization. This year more than \$248,250 will be awarded to young members of the Association, which includes \$42,000 being awarded to elementary school applicants.

These elementary school awards are a benefit recently passed by the FCSLA Board of Directors. In this day of promoting education, one of the best means of offering assistance is by the Scholarship Program.

COLLEGE SCHOLARSHIPS WILL BE \$1,250 EACH AND GRADUATE AWARDS ARE \$1,750 EACH

58 Freshmen • 27 Sophomores • 16 Juniors • 16 Seniors
• 16 Full Time Graduate Awards

32 HIGH SCHOOL AWARDS AT \$1,000 EACH WILL BE DISTRIBUTED AS FOLLOWS:

8 Freshmen • 8 Sophomores • 8 Juniors • 8 Seniors

28 ELEMENTARY SCHOOL AWARDS AT \$750 EACH WILL BE AWARDED AS FOLLOWS:

7 for Grade 5 • 7 for Grade 6 • 7 for Grade 7 • 7 for Grade 8

28 EARLY ELEMENTARY AWARDS AT \$750 EACH

7 for Grade 1 • 7 for Grade 2 • 7 for Grade 3 • 7 for Grade 4

In addition, two (2) Theresa Sajan Scholarships
are awarded to graduate students.

An eligible candidate for a FCSLA Fraternal Scholarship Award shall be a member of good standing for at least three years prior to date of application and hold a \$1,000 legal reserve certificate, a \$5,000 term certificate or have a \$100 minimum annuity certificate. If applying for a Seminary, Diaconate or Religious Life Scholarship it is necessary to complete all documents.

Winners will be chosen by a committee of impartial judges from the educational field and based on the following: Academic standing 50%, Family membership 15%, Leadership 20%, and extenuating circumstances 15%.

All applications and supporting documents must be completed and submitted to the Home Office no later than March 1, 2013.

Applications and further details for this program may be obtained by calling the Home Office, your local Branch Officer, or by visiting our website at www.fcsla.com or by completing the form on this page and mailing it to:

**First Catholic Slovak Ladies Association
Scholarship Department
24950 Chagrin Boulevard, Beachwood, OH 44122-5634**

SCHOLARSHIP APPLICATION REQUEST

Please send me a scholarship application form. (PLEASE PRINT)

Branch No. _____

Name _____

Address _____

City _____ State _____ Zip _____

Application requested for following award:

- ☐ College ☐ Graduate ☐ High School ☐ Grades 5-8
☐ Seminary, Diaconate or Religious Life Scholarship ☐ Grades 1-4

ANNUAL ST. ANN DAY BREAKFAST

Members and guests of Sr. Branch 417, Coaldale, PA joined together for their annual St. Ann Day Breakfast at the Beacon Diner in Hometown, PA. Everyone enjoyed the fellowship and fraternal fun.



Betty Vincent and Tom Sabol.



Veronica Pillar and Helen Petryk.



Regina Pavlovich, Barbara Bower and Mary Pavlovich.



Toni Koperna, Betty Vincent, Willie Koperna and George Vincent.



Joan Cutler, Michelle Cutler, August and Mildred Gulla.



Lena D'Amico, Jim Sloboda, Carol Wester, Michale Wester and Mary Sloboda.



Michelle Cutler, Agnes Negri and Jeanna DePuy.

WPSCA Presents Slovak Cooking Demonstration

Chef Michal Sarisky of the Slovak Embassy in Washington, DC is coming to Pittsburgh, PA to demonstrate how to prepare an authentic Slovak meal. He will have recipes for traditional Slovak dishes available and everyone will have a chance to sample the food he makes.

Chef Sarisky is from the High Tatras and has been cooking since 1994. He has been assigned to Slovak Em-

bassies in Warsaw, Brussels and Washington. During his career, Sarisky has cooked for a number of prominent government officials and celebrities such as British Queen Elizabeth II, the king of Cambodia, Fidel Castro and Robert DeNiro.

The demonstration is being planned for April. Contact WPSCA for more information at 412/531-2990.

PITTSBURGH DISTRICT MEETING

~ Hosted by District Officers ~

The Pittsburgh District held it's summer meeting on July 29, 2012, at the Georgetown Center in Pleasant Hills, PA. The District Officers hosted the meeting in conjunction with the celebration of the 120th anniversary of our beloved Association.

President Judy Fedor opened the meeting with the pledge of allegiance to the flag. National President Cynthia Maleski led "God Bless America," and Father Joseph Grosko, District Chaplain, gave the prayer before the meal.

Following the luncheon and desert including anniversary cake and ice cream, Father Grosko held the responsorial prayer service which included special prayers for the 120th anniversary.

Roll call was taken. Recording Secretary Judy Yates read minutes of the April 2012 meeting, which were read and approved. Marian Gatto, Financial Secretary read the treasurer's report, which was also approved.

It was announced that "thank you" notes were sent from our newly elected National Officers. Cynthia Maleski, President; Virginia Holmes, Trustee; Dorothy Urbanowicz, Auditor; Larry Golofski, Vice President and Carol Yurechko, Court of Appeals for the gifts they received at the April Meeting.

President Judy recognized the District Officers for their work in coordinating this celebration. Fruit baskets, the centerpieces on the tables, were given as gifts. Marian Gatto, Carol Curry and Judy Yates created 6 beautiful gift baskets which were also given as gifts in addition to money envelopes. In honor of the anniversary, each guest received a pisanke from Slovakia.

The Pittsburgh District's quota and sales were discussed. As of the end of June, we were at 413% of our goal!

President Maleski gave the National Officers report, updating the members on Home Office business. Drawings were held. The meeting was adjourned with prayer and the singing of "Hej Slovaci."



President Cynthia Maleski and husband, Andrzej Groch.



Members enjoying the afternoon.

Scholarship Winners from Maria E. Grega District

The Maria E. Grega District, Youngstown, OH, held a dinner in August to honor their scholarship winners.

Winners present from Sr. Branch 169 and Jr. Branch 231 are pictured below. Winners not present because they were already in class were: Chris DeBrodie, Laura Kim, Jaclyn Hamrock, Kim Sefcik and Stacey Sefcik. Monetary gifts were given by the two branches to the scholarship winners.



Front row, L-R: Aaron Slifka and Brandon O'Neill. Back row, L-R: Carol Dumez (Jr. Branch 231 Secretary) and Dolores Sonogo (Sr. Branch 169 President).

*Merry
Christmas*

JOHN'S TOURS TRAVELS TO SLOVAKIA!

John's Tours of Vandergrift, PA has an extensive tour of Slovakia set for September 8-22, 2013 featuring stays in Bratislava, Piestany, Kosice and Krakow.

For a brochure and further information please write to John's Tours, PO Box 154, Vandergrift, PA 15690 or phone 724/567-7341 or 1-800-260-8687.

Opening of Sr. Branch 630 of Buffalo, New York

Super Storm Sandy left mass destruction behind and many events cancelled up and down the east coast. But, she could not and did not stop the opening of FCSLA's newest Sr. Branch 630 in Buffalo, NY on October 30, 2012.

To all our branches on the east coast that were affected by the super storm – we extend our wishes and prayers for a quick recovery of putting your lives and homes back together.

The members of Sr. Branch 630 were greeted at the Polish Villa II restaurant by Agent John Gonsiorek, National Secretary Sue Ann Seich, National Sales Manager Patrick Braun and Fraternal and Youth Director Kelly Shedlock. A total of 34 came for the celebration!

Attendees had a choice from 3 entrées for dinner – and all were delicious! A short informative presentation about



FCSLA and its branches was given by Kelly Shedlock. Then, the important and historic part of the evening – the very first branch officers of Sr. Branch 630 were nominated: Jean Sobczak, Secretary; Lynn Zakowicz, President and Leonhard Hoeglmeier, Auditor. All nominees accepted and were officially elected as the

first branch officers of Sr. Branch 630. They will also become the first officers of their Jr. Branch 534 once it is opened. We are looking forward to having the Jr. Branch 534 opening celebration in the spring of 2013.

The evening ended with a group photograph and lots of smiling faces! Word has it that Buffalo, NY is still a buzz about the opening of Sr. Branch 630.

Welcome members of Sr. Branch 630 and Jr. Branch 534 to the FCSLA Family!



HOME OFFICE HALLOWEEN LUNCHEON

Once again the Home Office staff was creative and dressed in some great costumes for Halloween. They also had a luncheon with some very colorful and yummy food. Included in the costumes were a zombie bride Jennifer and groom Michelle, Farmers Jim and Jean and their pumpkin patch, from south of the border Paco (Kelly) and Pepe (Barb), Smiling Pirate Steve, Girlie Clown Paula, It's the Great Pumpkin Charlie Brown - Pam, Spider Web Girl Jean and the Steelers Troy Polamalu aka Sue Ann.





IN MEMORIAM

BERNADETTE M. (LUCA) ROBERTSON

President of Branch 114

Bernadette M. Robertson (nee Luca) 81, of Lorain, OH passed away peacefully September 25, 2012 following a heart illness.

Bernie, a long-time and devoted member, was serving as President of Branch 114 since 1990.

She was born April 6, 1931, and resided in Lorain all her life.

Bernie graduated from St. Mary's High School, June 1949. She worked at Western Automatic (now Moen) in the office, Cafeteria Manager at Holy Trinity Preschool and Kindergarten, and at the American Slovak Club as a waitress for 25 years.

Bernie was a loving and devoted wife, mother and grandmother that truly enjoyed spending time with her family. She took many photographs in her lifetime and preserved family tree information and genealogy heirlooms with her appreciation for history. Bernie enjoyed cooking Slovak ethnic dishes and honoring Slovak traditions during the holidays. Her life was filled with many happy family memories along with a wide circle of loyal and special friends.

Mrs. Robertson remained very active to many organizations throughout her life. She was the current president of St. Ann's Lodge Branch 114 (1990-2012) helping out many individuals with her hard work and tireless efforts for the past 22 years.

In 2011, Bernie was awarded "Fraternalist of the Year" by the First Catholic Slovak Ladies Association.

Bernadette also served on the Board of Directors of the American Slovak Club, and was active in the Altar and Rosary Society of Holy Trinity Church, Holy Name Society, Holy Trinity Seniors, and as an Eucharistic Minister.

She remained close to many of the Sisters of Holy Trinity Church and School over the years with her friendship and support. Bernie was a lifelong parishioner of Holy Trinity Church in Lorain, OH



for 79 years until its closure. She later joined the Church of St. Peter in 2010 and participated in their Holy Name and Senior Group.

Other activities were Paduan Travelers, Jednota Branch 228, and the Mar-Win Club for 67 years (that was formed in high school). Bernie also served on the Democratic Women's Club and poll worker for 40 years. She was a volunteer for the Mercy Regional Medical Center in Lorain for the past 20 years.

Bernadette Marie is survived by her husband of 58 years, Albert J. Robertson of Lorain; son, Edward Robertson of Los Angeles and daughters: Ellen Butorac, Karen Brady, and Janet Gorenshek and son-in-law, Scott Gorenshek all of Lorain; three grandchildren, Michael Butorac, Mitchell Brady and Emily Gorenshek. Two brothers, Rev. Edward Luca of Lakewood, OH and Raymond Luca and sister-in-law, Maggi Luca of Springfield, VA; sister, Marceline Downie and aunt, Pauline Luca of Lorain, OH.

She was preceded in death by her parents, John F. and Mary A. Luca (nee Stohla). St. Ann's Lodge prayed the rosary at her Friday evening wake and Bernadette's brother, Fr. Edward J. Luca officiated the Mass of Christian Burial at the Church of Saint Peter on Saturday September 29th. Bernadette was then laid to rest in Calvary Cemetery in Lorain.

LEO W. NEDVED **Branch W051**



Leo W. Nedved, 92, of Garner, IA, died July 6, 2012.

Leo was born the son of William and Mary (Wellik) Nedved, on September 23, 1919 at Duncan, IA. He attended the rural schools of Gar-

field Township and helped his father on the family farm south of Duncan. On June 12, 1944 he married Dorothy Formanek at St. Wenceslaus Catholic Church in Duncan. They made their home on the family farm where they raised their four sons. In 1977 they retired from farming

and moved into Garner. Besides farming, Leo also worked at Schmidt Livestock, Garner Livestock, the Garner Leader and Formanek Auction Service. He enjoyed dancing, playing cards and family gatherings.

He was a member of St. Boniface Catholic Church, Garner Lions Club, Knights of Columbus, Branch W051 and was a past 4-H leader.

Leo is survived by his wife, Dorothy, of Garner; four sons, Larry Nedved of Plano, TX, Jerry (Judy) Nedved of Garner, Vern (Pam) Nedved of Humboldt and Randy (Jill) Nedved of Garner; seventeen grandchildren; and twenty-four great-grandchildren.

He was preceded in death by his parents; a granddaughter, Jennifer Nedved; and great-grandsons, Tate and McCoy Nedved.

CLARA E. WOYTKO **Sr. Branch 176**



Clara E. Woytko passed away on February 21, 2012 at St. Augustine Manor at the age of 93. She was the daughter of Paul and Anna Woytko. Her involvement with the Zenska Jednota was ac-

quired from her mother who served in various branch offices for more than 70 years. Clara was elected First National Vice President in 1968. She was president of Sr. Branch 176, served as Financial Secretary of Jr. Branch 6 for 17 years and Financial Secretary of the Cleveland Anna Hurban Okres for 20 years.

Clara spent her career as a federal government employee. She lived with her parents and took loving care of them until their deaths. She traveled extensively, visiting Slovakia with her mother and connecting with relatives who still lived there. She made other trips to Europe and always included Rome in her travels. She was there when Maria Goretti was beatified.

Clara was a loving, special aunt to many nieces and nephews. She often

rented a cottage so they could spend time together. She drove a large station wagon so that she could take them all on outings.

Clara and her brother Paul were active members of the Sokols Athletic Group and won many medals. Clara was an ardent supporter of all the Cleveland sports teams. In 2008, she attended the Cleveland Indians game when the team won and clinched the Division Pennant. This was part of her 90th birthday celebration which included a party with relatives from Virginia and California.

EVELYN KOVARIK **Branch W033**



Evelyn Kovarik, age 82, of Spillville, IA died August 13, 2012 at the Winneshiek Medical Center in Decorah, IA.

Evelyn elected to donate her body to science at the Mayo Anatomy Department in Rochester, MN, following the example of her mother Rose.

She was born September 25, 1929 to William and Rose (Lukas) Macal on the family farm near Ridgeway, IA. Evelyn married Victor Kovarik June 27, 1949 at the St. Wenceslaus Catholic Church in Spillville. Evelyn and Victor's family of seven children kept Evelyn busy managing the household in the early part of their marriage. Later Evelyn worked at the Cliff House and the Armory restaurants in Decorah, IA. She also drove bus for the South Winneshiek School District and worked in food service at Luther College in Decorah, IA. Her love of her family didn't stop there, she had an extended family consisting of people met through her baby sitting and caring for friends. Evelyn was a past president of FCSLA Branch W033, a member of Catholic Daughters, Spillville Legion Auxiliary, Legion of Mary and St. Wenceslaus Catholic Church.

Evelyn is survived by her husband: Victor, Spillville, IA. Four daughters: Patricia (Bob) Skemp, Hazel Green, WI, Faith (Jerry) Lacey, Spillville, IA, Amy (Reg)

Bakken, Decorah, IA and Nadine (Jeff) Wreghitt, Hampton, IA. Three sons: Alan Kovarik, Spillville, IA, Steve (Karen) Kovarik, Cambridge, IA and William (Pam) Kovarik, Calmar, IA; 15 grandchildren; and 10 great-grandchildren. Two brothers: Roy (Imogene) Macal, Decorah, IA and Leonard (Doris) Macal, Cresco, IA; two sisters: Irene Haskovec, Protivin, IA and Helen (Henry) Schwartz, Seattle, WA and sister-in-law: Lillian Kafka, New Prague, MN.

ADELINE SMEJKAL **Branch W080**



Adeline Smejkal, 86, of Clarkson, NE died September 6, 2012, at Golden Living Center in Clarkson.

She was born March 16, 1926, on a farm near Clarkson to Frank and Rose (Knapp) Sixta. She graduated from Clarkson High School, received her Normal Training Teaching Certificate from Midland College in Fremont, and taught school for four years at rural District 50. On August 25, 1947, she married Longin J. Smejkal at Saints Cyril and Methodius Catholic Church in Clarkson. She and Longin raised a family of three and she helped her husband farm. She was a good farm wife and they were a good team as they farmed together. She was known for her smile and friendly ways with people and she always loved to have fun. She was also known for her gift of hospitality, and she loved to cook and try new recipes that she had clipped from newspapers or one of her many cookbooks. She was a member of Saints Cyril and Methodius Catholic Church and the Altar Society for 65 years, a life member of the Veterans of Foreign Wars Auxiliary, a 64-year member of Catholic Workmen, a member of Southside Homemaker Extension Club in Stanton County and helped make the quilt for the church raffle for many years.

Survivors include her husband, Longin Smejkal of Clarkson; two daughters,

Linda (Larry) Lindgren of Orange, TX, and Nancy Heller of Omaha; four grandchildren and six great-grandchildren.

MARY C. STOLARIK **Sr. Branch 269**

Mary C. Stolarik, age 103, of Star Junction, PA, passed away September 12, 2012.

She was born March 20, 1909 in Star Junction, PA, the daughter of Stefan Stolarik and Mary (Petrek) Stolarik.

Mary was a member of Saint John the Baptist Roman Catholic Church in Perryopolis, PA, and also the FCSLA Sr. Branch 269.

She retired after 40 years of service from Chase Manhattan Bank in New York City, NY where she worked in the Stock Transfer Department.

Mary was a very devoted Pittsburgh Pirates fan.

She enjoyed feeding and watching the birds, crocheting, embroidery, solitaire and also word search puzzles.

She was preceded in death by her parents; four brothers, Joseph, John, Jacob and Stephen; and two sisters, Katherine and Maria (Uhrin).

She is survived by the following nephews and nieces: Robert Uhrin of Star Junction PA, Steve (Joellen) Stolarik of Saratoga, CA, Mrs. John (Margaret) Stolarik of New Salem, PA, Dave (Jean) Stolarik of Wilson, NC, Jan (Debbie) Stolarik and Mary Kay (Paul) Toth both of Perryopolis, PA; and numerous extended family members.

Mary's family would like to extend a special 'thank-you' to Becky, Pam and staff from Via Quest Hospice and the staff of the Hillside Manor Personal Care Home.



Monessen Jr. Branch 157 Celebrates 100 Years

The Monessen Jr. Branch 157 celebrated 100 years with a Halloween/Birthday Party. Branch President, Dorothy Urbanowicz welcomed all in attendance and then read greetings from National President Cynthia Maleski. She then reminded members and guests that 100 years ago only 14% of homes had a bathtub, only 8% had a telephone. There were only 8,000 cars in the U.S. and only 144 miles of paved roads. The average wage in the U.S. was 22 cents per hour. The average worker made between \$200 and

\$400 per year. Sugar costs 4 cents per pound, eggs were 14 cents a dozen and coffee was 15 cents a pound. She reminded the members that there were no cell phones, computers, Xboxes or microwaves. We can only wonder what will happen in the next 100 years.

Following the singing of "Happy Birthday J. 157", costumes were judged for prettiest, furriest, most unusual, EMT, scariest and infant in carrier. These were awarded cash prizes.

A delicious dinner of chicken, mac and cheese, monster toes, lemonade and cake was then served to the group.

Games enjoyed by the group were: Relay races with egg on spoon, balloon break, duck in water pick, lollipop pick, wheel spin, can toss, and pumpkin toss. All taking part were awarded prizes.

Upon departing, each member was presented a birthday gift from the branch.

Members expressed enjoyment and appreciation for the party.



Scholarship Awardees Dinner Held in Struthers, Ohio

Maria Grega (Youngstown, Ohio District) held a dinner on August 26, 2012 to honor its 25 scholarship winners. The dinner was held at The Elm Tree, Struthers, OH, and was hosted by Branch 202, Campbell, OH. In the absence of Branch 202 President Agnes Ascaja, Chairperson Nancy DeWitt, Junior Order Secretary, welcomed the 167 guests. She introduced District President, Bernie Demechko, who congratulated the winners and thanked families for their support. They were all guests of their branches at the event.

Centerpieces of potted buddy yellow chrysanthemums graced the tables and Branch number signs had "little red schoolhouses" drawn on them. Educational items such as pencils, crayons, and magic markers were strewn on the tables reminding students that they would soon be back in school.

After a delicious meal and brief meeting, the District President introduced the Branch Presidents who presented their Branch winners with a monetary gift from the Branch. District Treasurer, Shirley Zura, also gave each winner a District monetary gift. Each winner addressed the group and spoke of his/her educational major, goals, and extracurricular activities. Winners who were unable to attend because of distance were represented by family members.

Branch 30/29 President Mary Lou DiPillo announced eight branch winners: Zachary Christoff, Theresa Sajan Scholarship, Case Western Reserve Dental Medicine; Mary Deley, Youngstown State University; Claire Rohda, John Carroll University; Emma Romanko, Youngstown State University; Nicholas Tesone, University of Dayton; Amy Lyn Vinopal, Duquesne University; Jack Reese Clarke, Mooney High School, and Jeffrey Pezzuto, St. Rose School, Girard, OH.

Branch 156/66 had two winners. President Pat Granchay introduced her son, Mark, Treasurer of the Branch, who pre-



L-R, seated: Mary Deley, Aaron Slifka, Jeffrey Pezzuto, President Bernie Demechko, Abigail Navas, and Claire Rohda. Standing: Randy Pavlicko, Brandon O'Neill, Zachary Christoff, Robert Granchie, and Emma Romanko.

sented the Branch award to Robert Granchie and Randy Pavlicko, both attending Youngstown State University.

Branch 161/192 President Virginia DeLuca announced six branch winners: Jessica Alexander, Ohio Northern University; Michelle Bacha, Kent State University; Melissa Chizmar, Colorado College; Rachel Taylor and Michelle Witt, both attending Ohio State University and Abigail Navas, St. Agatha School, Hyde Park, MD.

Branch 169/231 President Dolores Sonoga cited six winners: Christopher DeBrodie, Moberly Community College; Lauren Kim, St. Lucy High

School; Brandon O'Neill, Youngstown State University; Kimberly Sefcik, University of Pittsburgh; Stacey Lynn Sefcik, Savannah College of Art/Design, Aaron Slifka, St. Rose School Girard, OH.

Branch 344/257 President Shirley Zura, had one winner: Ella Marie Bodnar, University of Akron.

President Bernie Demechko announced the District Anna S. Granchay Scholarship was won by Jaclyn Hamrock, Branch 169. Since Jaclyn was already at the University of Kentucky for classes, her father accepted the award.

She introduced Agnes Lisko, family representative for the Katherine L. Sedlacko Family Trust Scholarship, which was also won by Jaclyn Hamrock, Branch 169.

Bernie commented on the pride we all have of our students who are pursuing such prestigious careers. She said she was going to forgo the usual "Be proud of your Slovak heritage, your Faith, and the First Catholic Slovak Ladies Association (FCSLA)" and would speak instead on the 120th anniversary of the organization.

In 1892 when Slovak immigrant women were aware that, as widows or unmarried women, they could not purchase insurance with then-established Slovak Men's Fraternal Insurance companies, they decided to be entrepreneurs, be independent, and establish their own society. Anna Hurban and eight other women met at her home and "Around the kitchen table" established the rules for a women's insurance company. The premium would be ten cents a month for coverage of a \$200 policy for death of adult women. The first year they had a total of 95 members and assets of \$212. In 1905, they established a Junior Order with members up to sixteen – premiums were 10 cents a month for a \$100 policy.

By 1925, the FCSLA had 30,000 members and \$27,000,000 in assets. It weathered the influenza outbreak of 1918-19, the Great Depression, and World War II. By 1921 boys were being admitted into the Junior Order and policies were sold to men. Today our membership is 85,000 and we are licensed to sell insurance in 48 states (two pending). Our assets are \$704,000,000 and our surplus \$82,000,000. She pointed out that if you have high expectations and goals and feel you cannot accomplish them, remember the 9 women with no college education, speaking little or no English who took an idea and developed it into the largest Slovak fraternal benefit society in our country. She added that anyone with a college education can reach for the stars – and possibly become a star – in their field of endeavor.

Presented Scholarship Award



Francis Deml and Andrew Harris officers of Branch W145, Owatonna, MN presented a scholarship award to Rachel Harris who is a sophomore at Bemidji State University, Bemidji, MN.

Chicago Junior Branches Summerfest "Bowling for All Ages"

On a hot summer Sunday in July, the Chicago Junior Branches sponsored "Bowling for all Ages" for its junior members and their families at the Centennial Bowl in Tinley Park, IL.

The Junior Branches provided two games of cosmic bowling, shoe rental,

pizza and pop to their Junior members and parents/chaperones. Rosemarie Kedzuf of Sr. Branch 225 provided her talents as the "balloon lady" and the children and adults all wore fashionable balloon hats while they bowled or watched in the wings. District Vice-

President, Judy Tybor-Knizner was thrilled with the turn-out — 105 people in all. The members and their guests had a strikingly wonderful time and look forward to next year's Junior member summer event. (To see additional photos from this event go to: <http://www.fcsla.org/district/chicago/gallery.php>)





Find words associated with winter.
Words may be found up and down,
side to side or diagonally.
Complete by January 15, 2013
You may win a prize!

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

BIRD FEEDER
BLIZZARD
BOOTS
FIREPLACE
HAT
HIBERNATE
HOT COCOA
ICE SKATES

ICICLES
MITTENS
SCARF
SHOVEL
SKATING
SKIING
SLED
SLEDDING

SNOWBALL
SNOWBOARD
SNOWFLAKES
SNOWMAN
SNOWSTORM
SWEATER
TOBOGGAN
WINDY



NAME: _____ AGE: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

BRANCH: _____ PHONE # _____

Complete by January 15, 2013 and mail to:
FCJLA Fraternal Department, 24950 Chagrin Blvd., Beachwood, OH 44122

MATCHING FUNDS ACTIVITIES

Sr. Branch 88 — Monessen, PA

Calendar Party

Sr. Branch 88 of Monessen hosted a calendar party for the Monessen Food Pantry which raised \$2,044. The party was held on Saturday, October 6. The branch sold tables as well as half the take and also a Chinese Auction was held. A total of 146 people attended.



Presenting a matching funds check to Mayor Mary Jo Smith, Director of the Monessen Food Bank. L-R: Roberta Wavrek, Rosemary Betza, Dorothy Urbanowicz, Mayor Mary Jo Smith and Lorrie Veschio.



Jr. Branch 157 — Monessen, PA

Bake Sale

Jr. Branch 157 recently hosted a bake sale for the benefit of the Monessen Midget League. The branch raised \$636 for use toward the purchase of uniforms. Cookies, cupcakes, brownies and all sorts of goodies were donated. The players as well as spectators enjoyed all the sweets.



Officers of Monessen Jr. Branch 157 presents a matching funds check in the amount of \$500 to officers of the Monessen Midget Football League. L-R: Charles Urbanowicz, Lorrie Veschio, Rosemary Betza, Roberta Wavrek, Pole Madison, Shannon Rhome and Dorothy Urbanowicz.



YOUTH BOWLING PARTY

Branch W001 of New Prague, MN sponsored a Youth Bowling Party on Sunday, October 28 at Strike Force Bowl in New Prague. Members had a great time bowling and were treated to pizza and pop.



SLOVAK WORDS AND ENGLISH TRANSLATIONS

Translate into Slovak and then vice versa:

This book is new. This picture is small. Good morning, Mr. Oravec. Good evening, Eve. Hallo, John. What is this? This is a book. The classroom is not clean. Is John there? Is Eve here? No, Eve is not here. Who is here? Who is there? The wall is green. This boy is good. Where is the school? Where is the child? What is this boy like? What is this town like?

Táto kniha je nová. Tento obraz je malý. Dobré ráno, pán Oravec. Dobrý večer, Eva. Haló, Ján. Čo je toto? Toto je kniha. Trieda nie je čistá. Je Ján tam? Je Eva tu? Nie, Eva nie je tu. Kto je tu? Kto je tam? Stena je zelená. Tento chlapec je dobrý. Kde je škola? Kde je dieťa? Aký je chlapec? Aké je to mesto?

VOCABULARY

aj – also, too, as well
áno – yes
asi – about, probably, approximately
auto – (motor-) car
autom – by car
blízko – near
breh – river bank
byť – to be
cena – price, cost
cez – via, through
ďakujem – thank you
ďaleko – far

dostanete – you will get
ešte – still, more
hľadám – I am looking for
hlavný, á, é – main
hneď – at once, immediately
hospodársky, a, e – farming, economic
idete – you are going
iste – certainly, surely
jeden, jedna, jedno – one
jednoduchý, á, é – simple
keď – if, when
koniec – end (the end of the street)
ktorý, á, é – which, who, that
kvet – flower
len – only, just
mať – to have
na – on (on the table), at (at the station)
nejaký, á, é – some, any
nízky, a, e – low
obchod – shop
obrátiť (niečo) – you turn
otázka – question
plot – question
pomoc – help
posledný, á, é – last
potom – then, later
potrebujem – I need
poznáte, viete – you know
pravý, á, é – right
prejdete – you pass, cross
prepáčte – excuse me
priamo – direct (ly)
prosím – please
rieka – river
stále – always
stanica – station
stavba – building, construction
široký, á, e – wide
štyri minúty – four minutes
tak – so, thus
takmer – almost, nearly practically
taký, á, a – such
ten, tá to – that
tento, táto, toto – this
teraz – now
uvidíte – you will see
už – already
vec – matter, thing
veľmi – very
vidíte? – can you see?
voz – car, vehicle
vždy – always, ever
za – for, by; at, behind

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St. Thomas Á Becket Church Dedication

A long awaited dream of the parishioners at St. Thomas Á Becket finally became a reality, the new church was dedicated by Bishop David Zubik on September 23.

Last April 2011, the groundbreaking ceremony took place at the site where the new church is standing. With the growing population in Jefferson Hills, there was a need to build a facility that would house the additional members, have space for offices and banquet hall below the church.

This will allow the present church to become an activity hall which is badly needed for the youth of the parish as well as other activities.

Since 2005, under the leadership of Rev. Robert Seeman, pastor the church, committees were formed and the parishioners were asked to pray for the success of this great endeavor. A capital campaign began with the theme "Fulfilling the Promise" and parishioners and friends were asked to make pledges and contribute donations for this monumental project which was projected to cost around \$7.0 million dollars. During these past six years, the people of the parish generously made pledges and continued to offer financial support for this endeavor. However, the capital campaign continues because there is a great need for additional funds. One of the lines from our campaign prayer says: "Lord, inspire us to make choices that will benefit St. Thomas Á Becket Parish Community, so that rooted in our past and dedicated to our present, we might be visionaries of the future." This magnificent church building is a result of the minds and hearts guided by the Holy Spirit. Let us remain focused on the goal and keep moving toward it, walking with God and one another.

On this historic day, Sunday, September 23, 2012, the Most Reverend Bishop David A. Zubik, Ordinary of the Roman Catholic Diocese of Pittsburgh, presided at the Dedication of the new church and was the celebrant at the Mass, assisted by Rev. Robert Seeman and visiting priests and deacons.



Artists rendering of the new St. Thomas Á Becket Church.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF SEPTEMBER 30, 2012

ASSETS	
Cash and Short Term Investments	\$ 17,318,834.54
Bonds	674,778,053.20
Preferred Stock	5,530,960.16
Common Stock	984,981.63
Investment Income Due and Accrued	10,445,734.32
Bond Liquidating Trust	0.00
Property Plant and Equipment, Net	6,364,831.58
Certificate Loans & Accrued Interest	2,086,431.39
Other Assets	174,243.07
TOTAL ASSETS	\$ 717,684,069.89
LIABILITIES	
Life Reserves	\$ 241,922,553.08
Annuity Reserves	376,890,507.94
Death Claims Payable	979,133.23
Unearned Premiums	571,568.00
Matured Endowments	334,585.00
Provision for Dividends Payable	1,736,158.00
Accumulated Dividends and Interest	3,917,547.82
Accrued Convention Donations	196,300.00
Provision for Future Conventions	143,000.00
Asset Valuation Reserve	6,577,381.00
Interest Maintenance Reserve	1,241,787.00
Other Liabilities	1,651,898.90
TOTAL LIABILITIES	\$ 636,162,419.97
SURPLUS	
Surplus	\$ 81,521,649.93
TOTAL SURPLUS	\$ 81,521,649.93
TOTAL LIABILITIES AND SURPLUS	\$ 717,684,069.89

INCOME STATEMENT

For the Nine Months Ending September 30, 2012

REVENUE	
Insurance Premiums	\$ 29,402,550.51
Annuity Premiums	15,935,878.57
Investment Income	27,916,085.32
Amortization of Interest Maintenance Reserve	66,454.00
Rental Income	308,192.00
Other Revenue	9,276.50
TOTAL REVENUE	\$ 73,638,436.90
EXPENSE	
Increase in Reserves — Life	\$ 32,679,553.00
Increase in Reserves — Annuity	12,944,508.44
Insurance Benefits	3,621,599.89
Annuity Benefits	15,162,081.85
Commission Expense	3,332,754.33
Surrender Benefits	1,584,440.02
Miscellaneous Member Benefits	60,313.59
Matured Endowments	29,683.84
Donation Expenses	205,278.77
Convention Expenses	124,833.30
Dividends to Members	1,117,562.19
Post Mortem Benefits	765,204.11
Bonus to Branches	675,000.00
Fraternal Activities	52,805.57
Bank Service Charges	22,826.76
Data Processing Service Fees	186,473.12
Accounting Fees	97,916.70
Actuarial Fees	149,418.00
Legal Fees	9,804.63
Consulting Fees	80,685.00
Official Publications	262,233.65
Scholarship Awards	251,307.00
Miscellaneous Employee Benefits	270,937.25
Fees — Directors	113,067.14
Salaries — Employees	1,010,482.84
Salaries — Officers	328,312.53
Interest Expense	182,202.36
Tax Expense	225,110.50
Depreciation Expense	221,427.00
Utility Expense	69,116.55
Postage and Printing	245,542.50
Advertising	76,095.27
Travel Expense	118,952.36
Insurance Department Fees	69,815.98
Sales Promotion	139,260.93
Rental Expense	308,192.00
Other Expense	450,630.36
TOTAL EXPENSE	\$ 77,245,429.33
Income (Loss) from Operations	\$ (3,606,992.43)
Capital Gains (Loss)	\$ 1,110,117.81
NET INCOME (Loss)	\$ (2,496,874.62)



GINGERBREAD COOKIES

- 2 cups all-purpose flour (spooned and leveled), plus more for rolling
- 2 teaspoons ground ginger
- 1 teaspoon ground cinnamon
- ½ teaspoon ground nutmeg
- ¼ teaspoon ground cloves
- ¼ teaspoon baking soda
- ¼ teaspoon salt
- ½ cup unsalted butter, room temperature
- ⅓ cup packed dark-brown sugar
- ⅓ cup unsulfured molasses
- 1 large egg

Decorating sugar or sprinkles (optional)

In a medium bowl, whisk together flour, spices, baking soda, and salt; set aside. With an electric mixer, beat butter and brown sugar until smooth. Beat in molasses and egg. With mixer on low, add dry ingredients; mix just until a dough forms. Place dough on floured plastic wrap; pat into an 8-inch square. Wrap well; chill until firm, 1 to 2 hours.

Preheat oven to 350 degrees. Divide dough in half. Working with one half at a time (rewrap and refrigerate other half), place dough on floured parchment or waxed paper; roll out ⅛ inch thick, turning, lifting, and flouring dough (and rolling pin) as needed. Freeze dough (on paper) until firm, about 20 minutes.

Loosen dough from paper. Cut out shapes, and transfer to baking sheets. Decorate with sugar or sprinkles, as desired.

Bake until firm and edges just begin to darken, 10 to 18 minutes, depending on size. Cool completely on baking sheets. Makes 18 cookies.

ALMOND & APRICOT THUMBPRINT COOKIES

- 1½ cups all-purpose flour
- ½ teaspoon baking soda
- ½ teaspoon baking powder
- ½ teaspoon coarse salt

- ¾ cup smooth almond butter
- ½ cup unsalted butter, room temperature
- ½ cup packed light-brown sugar
- 1 large egg
- 1 teaspoon pure vanilla extract
- ⅓ cup granulated sugar, for rolling
- ½ cup apricot jam

Preheat oven to 350 degrees, with racks in upper and lower thirds. In a medium bowl, whisk together flour, baking soda, baking powder, and salt. In a large bowl, using an electric mixer, beat almond butter and butter on medium until smooth. Add brown sugar and beat until fluffy, about 3 minutes. Add egg and vanilla and beat until combined. With mixer on low, gradually add flour mixture and beat just until combined (dough will be slightly crumbly).

Place granulated sugar in a small bowl. Roll level tablespoonfuls of dough into balls and gently roll in sugar to coat. Place on two parchment-lined rimmed baking sheets, 1½ inches apart. Bake until cookies are puffed, 8 minutes. Remove sheets from oven and, with the bottom of a round ½ teaspoon measuring spoon, make an indentation in center of each cookie. Bake until set, 5 to 7 minutes. Let cookies cool on wire racks, 20 minutes. Stir jam and spoon ½ teaspoon into each indentation. Makes 30 cookies.

EGGNOG CHEESECAKE BARS

- Vegetable oil cooking spray, for pan
- 12 graham crackers, finely ground (1½ cups)
- ¾ cup plus 3 tablespoons sugar
- 2 ounces (4 tablespoons) unsalted butter, melted
- 1 lb. cream cheese, room temperature
- 2 large eggs
- 1 large egg yolk
- ¾ cup eggnog
- 1 tablespoon plus 1½ teaspoons flour
- 1 tablespoon plus 1 teaspoon brandy
- 1 teaspoon pure vanilla extract
- ½ teaspoon freshly grated nutmeg, plus more for dusting
- ¼ teaspoon salt

Preheat oven to 350 degrees. Coat a 9-inch square baking pan with cooking spray. Stir together graham crackers, 3 tablespoons sugar, and the melted butter. Press into bottom of pan. Bake until crust is just brown around the edges, 12 to 15 minutes. Let cool.

Meanwhile, beat cream cheese with a mixer on medium speed until fluffy, about 2 minutes. Add the remaining ¾ cup sugar, the eggs, yolk, eggnog, flour, brandy, vanilla, nutmeg, and salt; beat until smooth. Pour filling over crust. Set pan in a roasting pan, and add enough hot water to come halfway up sides of baking pan.

Bake until just set, 40 to 45 minutes. Remove baking pan from water bath, and transfer to a wire rack. Let cool slightly, about 30 minutes. Refrigerate for at least 3 hours or overnight.

Cut into 1½-by-3-inch bars. Lightly dust tops of bars with freshly grated nutmeg just before serving. Makes 18 bars.

OUTRAGEOUS CHOCOLATE COOKIES

- 8 ounces semisweet chocolate, roughly chopped
- 4 tablespoons unsalted butter
- ⅔ cup all-purpose flour
- ½ teaspoon baking powder
- ½ teaspoon salt
- 2 large eggs
- ¾ cup packed light-brown sugar
- 1 teaspoon pure vanilla extract
- 1 package (12 ounces) semisweet chocolate chunks

Preheat the oven to 350 degrees. Heat chopped chocolate and butter in a microwave-safe bowl in 20-second increments, stirring between each, until almost melted; do not overheat. In another bowl, whisk together flour, baking powder, and salt.

In a mixing bowl, beat eggs, brown sugar, and vanilla on high speed until light and fluffy. Reduce speed to low; beat in melted chocolate. Mix in flour mixture until just combined. Stir in chocolate chunks.

Drop heaping tablespoons of dough 2 to 3 inches apart onto baking sheets. Bake, rotating sheets halfway through, until cookies are shiny and crackly yet soft in centers, 12 to 15 minutes. Cool on baking sheets 10 minutes; transfer to a wire rack to cool completely. Makes 2 dozen.

HAZELNUT MERINGUES

- 1¼ cups blanched hazelnuts, toasted
- 2 large egg whites, room temperature
- 1 cup confectioners' sugar
- Coarse salt

Preheat oven to 350 degrees, with racks in upper and lower thirds. In a food processor, pulse hazelnuts until finely ground. In a medium heatproof bowl, combine egg whites, sugar, and pinch of salt. Set bowl over (not in) a pot with 2 inches simmering water and cook, whisking constantly, until warm to the touch, about 3 minutes. Remove bowl from heat and, using an electric mixer, beat mixture on high until thick and glossy, 3 minutes. With a rubber spatula, fold in hazelnuts.

Drop batter by heaping tablespoonfuls, 2 inches apart, onto two parchment-lined baking sheets. Bake until cracked on top, about 18 minutes, rotating sheets halfway through. Let meringues cool to room temperature. Makes 24.

PERIODICAL

12/12

The FCSLA Mission Statement

Established in 1892, the FCSLA provides financial security to its members nationwide through its premier life insurance and annuity products. Sales of these products allow FCSLA to serve both its members and the community with fraternal and charitable opportunities that promote Catholic and Slavic traditions.

The FCSLA Vision is to:

- *Promote the temporal and spiritual welfare of the members through fraternal and charitable activities in our communities*
- *Promote our Slovak Catholic values and traditions and all Slavic cultures*
- *Be a premier Fraternal Benefit Society that offers quality financial products and benefits*