

Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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Do you know what you really need? I'm not talking about material things. I mean, what do you need to make your life all you want it to be?

Author Stephen Covey says that people all share a few essential needs: the need to live, the need to love, the need to learn and the need to leave a legacy.

When he says we need to live, he is not talking about physical health. It's certainly important to breathe, but in many ways it may be even more important to live a full and whole life. Indian mystic Osho says, "The real question is not whether life exists after death. The real question is whether you are alive before death." A question I ask myself is, "Am I just going through the motions or am I really living my life?" I don't want to live on the outside while I'm dying, little by little, on the inside.

Covey also says we need to love. And I believe we also need to be loved. Both are important. I am coming to appreciate that my relationships with other people may be the most significant reason for either my happiness or my unhappiness throughout my life. Studies show that social connection is vital if we are to be happy.

Then Covey tells us that we need to learn. And learning does not stop once we leave school and enter the workforce. I don't ever want to stop growing and, hopefully, improving. I want to be a life-long learner. There is so much to discover in the world; I am saddened I can only learn the smallest fraction of it in one lifetime.

Finally, we need to leave a legacy. It's not about only leaving money. I want my life to count for something, even if it seems small in comparison to some others. I truly appreciate this thought often attributed to Ralph Waldo Emerson. It may be that he did not actually pen these words, but they are nevertheless wise and worth repeating.

"To laugh often and much; to win the respect of intelligent people and affection of children; to earn the appreciation of honest critics and endure the betrayal of false friends; to appreciate beauty; to find the best in others; to leave the world a little bit better, whether by a healthy child, a garden patch or a redeemed social condition; to know even one life has breathed easier because you have lived. This is to have succeeded."

Dear Friends,

his month, think about how you measure up? Are you living fully, loving completely, learning constantly and planning to leave a worthwhile legacy? Remember that this is a recipe for "success" in the truest form of the word.

Until next month, Warmly, Carolyn

SECOND SORROWFUL MYSTERY:

The Scourging Of Jesus

Very Reverend Monsignor Peter M. Polando, D. Min., J.C.L., National Chaplain

My Dear Sisters and Brothers,

The Second Sorrowful Mystery, the Scourging of Christ at the pillar, is fittingly appropriate for meditation during this Lenten Season as we say our Rosary and prepare ourselves in anticipation of Easter and Christ's glorious Resurrection. The Spiritual Fruit of this

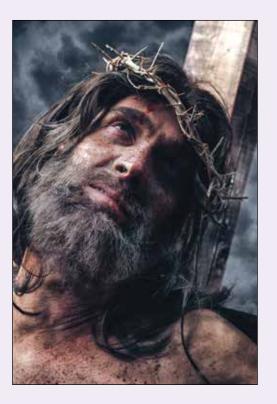
Mystery is "Mortification of the Senses." The dictionary defines mortification as "the action of subduing one's bodily desires." The intent of mortification is to train the soul to virtuous and holy living.

The events of Christ's Passion began with the agony in the Garden of Gethsemane. Jesus knew he would be scourged and foretold this to his disciples. After Jesus was taken from the Garden, he was delivered to the Sanhedrin and Scribes who readily condemned him. It was upon hearing this that Judas, unable to return the thirty pieces of silver for betraying Jesus, despaired and hung himself.

When the chief priests were done with Jesus, they sent him to Pontius Pilate who was in charge of Judea at the time.

Pilate did not see that Jesus had committed any grave conduct against Rome worthy of severe punishment. This is where Barabbas enters the picture. It was common during the time of the Passover feast to free one prisoner. Pilate was sure that if he gave the crowd the option to choose between Jesus and Barabbas, a notorious murderer, that the crowd would choose Jesus. But the Sanhedrin and Scribes had infiltrated the crowd and began shouting to free Barabbas. Pilate knew that freeing Jesus was the right thing to do, but he did not have the courage to go against the crowd. He desired to satisfy Jesus' enemies but still wanted to somewhat control the situation so as to not lose his position as governor of Judea -- and also to appease his own conscience. So he ordered that Jesus be scourged,

sure that once the crowd saw Jesus bloody and scarred, they would be satisfied that the scourging was sufficient punishment after which Pilate could release Jesus. Sadly we know that this did not prove to be enough for the bloodthirsty crowd.



In Roman law there were two kinds of scourging: the Verberatio, which was a lashing likened to a slap on the wrist, and the Flagellatio, which was designed to torture and kill. Jesus, of course, suffered the latter. His scourging is mentioned in the gospels of Mark, Matthew and John. Although the number of lashes is not specified anywhere, it was commonly believed a man could only stand so many lashes, that being 39, which was the gravest punishment that could be imposed short of death. Perhaps many of you saw Mel Gibson's film, "The Passion of the Christ." In the film Jesus' scourging was difficult to watch, but it was in all probability an accurate depiction.

Pilate had to have been shocked when he saw the scourged Jesus. He thought for sure that the chief priests would be satisfied, but they were not. Instead they and the crowd shouted for Christ's death by crucifixion. Again, Pontius Pilate was weak and chose not to stand up for what was right, fearing his own humiliation and unpopularity if he did not give in to the crowd. Instead he washed his hands of the situation and allowed the crowd to decide Jesus' fate.

We see Jesus scourged and suffering mercilessly because of Pilate's weakness and failure to do what was right. How often do we do what is popular and go with the crowd rather than what is right? Let us remember the events of Jesus' scourging and pray for the strength to follow the right path as we journey through Lent in this month of March. As always, my prayers are for all of you.

Message from our National President Cynthia M. Maleski





Dear fellow members.

As we are in the season of Lent and hoping for the arrival of spring soon, we are looking forward to everyone having access to vaccines to stop the scourge of this COVID-19 pandemic. During Lent, we can take advantage of quiet time for prayer, reading and to take walks or hikes outside as it gets warmer. What a refreshing feeling! It will provide us all

with the opportunity to clear our minds and pray for positive energy, health, and happiness.

We can all practice the Beatitudes, as Jesus originally shared with us in His Sermon on the Mount. They are indeed simple statements that can guide us to living a good life by guiding us to empathy and encouraging us to consider the point of view of the weak. By striving to practice the Beatitudes, we admit

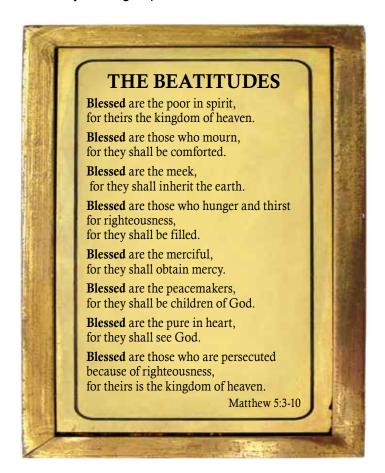
that we are human, can aspire to the better side of our humanness and can be truly authentic and true to our better self. This is one of the marks of a true leader, a person who is credible, open and tolerant of the views of others.

Before we know it, we will be back in full swing in this great country of ours, the United States of America. In the meantime, let us spend some precious time in prayer and contemplation, seeking to improve ourselves so we can help others around us. Lent is a perfect time for quiet time.

We must also take the time to complete our tax returns due April 15th. It is a perfect time to examine the life insurance needs for ourselves and our families. So many of us are underinsured, so it behooves us to consider purchasing one of FCSLA's fine life insurance products so that the needs of our loved ones are taken care of in case of death. Please contact your local FCSLA producer or the home office if you would like to discuss further.

Now is the perfect time!

Fraternally Yours, **Cynthia M. Maleski**National President (CEO)





Members of Branch S331 decided to reinvent their annual meeting by asking their members to drop off nonperishable food items to their local food pantry Allegheny Valley Association of Churches. Pictured dropping off food are Cynthia Maleski Groch and her husband Andrzej Groch and a food bank worker. A matching funds event was also held with the food bank and Guardian Angels Parish Ladies of Charity.

National Fraternal & Youth Director

National President Cynthia Maleski is pleased to announce that Katherine Bowes has accepted the position of National Fraternal and Youth Director.

In this role, Katherine will report directly to the National President and will have responsibilities for cultivating, developing, and contributing to member programs, branch and district activities, fraternal components of news publications, website administration of certain fraternal pages and matching funds programs.

Katherine has worked at FCSLA for over nine years, and during this past

year served as Interim National Fraternal and Youth Director prior to accepting this role. She served as Interim National Secretary on two occasions and was most recently FCSLA Special Projects Administrator. During the most recent quadrennial convention,



Katherine was instrumental in handling logistics arrangements for our successful convention. Previously, Katherine held the positions of Life Insurance New Business Specialist and Dividends and Commissions Administrator.

Prior to joining FCSLA, Katherine was a Legislative Aide to the Ohio House of Representatives and worked as a Community Education Leader where she directed a community educational cooperative.

Katherine holds a life insurance producer's license from the State of Ohio Department of Insurance and is a graduate

of Ohio University with a Bachelor of Science degree, cum laude, in Communications. She and her family are members of S522.

Please join us in congratulating Katherine in her new role with First Catholic Slovak Ladies Association!

FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

SILVER ELITE (5 YEAR)
2.75% APY*

GOLD ELITE (7 YEAR)
3.00% APY*

PLATINUM ELITE (10 YEAR)
3.25% APY*

*This rate is in effect 1/1/2021 thru 3/31/2021

The credited rate is reviewed quarterly by the Board of Directors and will never go below the minimum guaranteed rate.

The quaranteed rates are:

Elite Silver (5 year) 2.00% APY Elite Gold (7 year) 2.00% APY Elite Platinum (10 year) 2.00% APY







Senior Branch 140 Lansford, PA has been busy preparing gift bags and Valentines for delivery to Maple Shade Senior Living Center in Nesquehoning, PA. Member Ethan Risteter is pictured packing some of items for the residents. This is something the branch does for major holidays to brighten the days of the residents, many of whom are members of FCSLA.



BRANCH 81 STEEPLE FUND

Traveling down the Indiana Toll Road or down Calumet Avenue you can spot the St. John steeple towering over the treetops. When you see the landmark steeple you know you are getting close to home in Whiting, Indiana. Branch 81 found out that our special steeple was in great need of repair, Although first estimates were around \$20,000, further investigation discovered the cost would actually be closer to \$500,000. The tower was leaking and compromising the choir loft and organ. Scaffolding was put up around our beloved steeple and bell tower.

A parish wide fund was established and the work began. Letters were sent out to parishioners asking for donations and pledges. Branch 81 FCSLA officers decided we needed to step up to help our beloved church. We proposed a Steeple Match as the answer to start the campaign rolling, we were also able to apply to the home office for another \$600 in matching funds, An article was put in the church bulletin to let everyone know about it. Envelopes were distributed in the church and our pastor, Father Mark Peres announced our intent at masses. The drive was scheduled for Thanksgiving thru Christmas. Surprisingly, we reached our matching goal amount in less than three weeks due to generosity of our members and parishioners. Our original amount to be matched was \$5000, but the overwhelming response of everyone caused us to increase our donation to \$9.800 from junior and senior branches. Our total amount collected for the Steeple Match came to \$35,000, which includes the \$600 from the home office. Although we have a long way to go in the campaign, the excellent start during the Christmas season and the Covid-19 Pandemic says a great deal about our faith filled community. God bless everyone! May our dear Lord keep you healthy and safe! Please remember to support your church!







Jr. Branch 014 Christmas Gift-Giving Matching Funds Activity

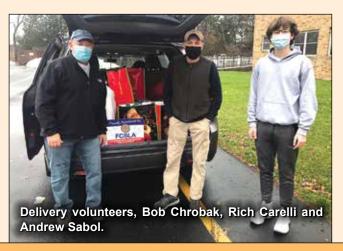
In December 2020, Jr. Branch 014, Cleveland, OH, together with St. Leo the Great Parish sponsored a successful matching funds activity. Parishioners and branch members donated over 300 gifts, \$1920 in gift cards and \$3525 to the annual "Adopt a Child for Christmas" gift-giving program for needy Cleveland area children. Gift recipients included children from Malachi Center, Zelie's Home, St. Aloysius School, St. Vincent DePaul Outreach and Catholic Charities Refugee families.

Junior branch members would like to thank the

FCSLA for the \$600 matching funds contribution, which brought total funds collected to a grand total of \$4125. The need was greater than ever this year with our world in the midst of a pandemic, and donors so generously responded with much love and kindness.

A big "Thank You" from Jeanne Sabol, program coordinator, and John Sabol, both Sr. Branch 141 members, grandparents of the seven Sabol grandchildren in Jr. Branch 014: Andrew (pictured), Evan, Sammy, Emily, Louisa, Amelia and Annabelle Sabol. God's Blessings to all! Stay Safe!





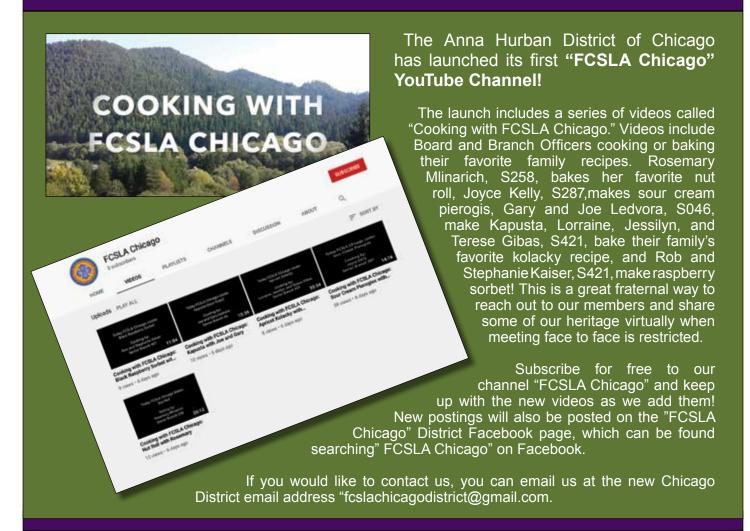
Due to Covid-19 restrictions, there could be no large gatherings and number of volunteers were very limited.



Welcome to one of our newest members, Caiden Young (J382). Caiden was born on September 24, 2020 and baptized on December 27, 2020 at St. Patrick's Parish in Wadsworth, Illinois.

Caiden is the first child born to Carrie and Casey Young. Carrie is a member and so was Carrie's grandmother Emily Czalka Mirabella. Carrie's Great Grandmother, Antonette Kmiec Czarnota was a lifelong member when it was called Polish Women's Alliance of America. Caiden's first cousins, Lacey Cymerman, Jack and Charlie Faith, along with Carrie's two brothers Craig & Carl Cymerman and her twin sister Connie Faith are members of Z661.

THE CHICAGO DISTRICT ON YOUTUBE!



Placing a Memorial in Fraternally Yours

A memorial for a deceased member may be placed in *Fraternally Yours* at the request of the family. They are published as space allows and include up to 250 words and a head shot photo. There is no fee associated with publication of the memorial.

To submit information you may:

Send a link to the online memorial to zjbazik@comcast.net; memorials are edited to 250 words or less; email a head shot and your own edited version of what you would like to appear keeping it to 250 words or less to zjbazik@comcast.net or send a hard copy of the information to: Editor, PO Box 1617, Reading, PA 19603-1617.

MATCHING FUNDS RAFFLE - W080 CLARKSON, NEBRASKA



Branch W080 (Clarkson, NE) was happy to participate in matching funds project on December 6, 2020. A raffle was held in conjunction with the St. John Neumann School Christmas program, and it was enthusiastically supported, enabling the branch to receive the full \$600 matching grant to support the school.

First Catholic Slovak Ladies Association

Lansing Branch S-456/J-368



JOHN & GERALDINE GAYDOS SCHOLARSHIP

The Lansing Branch S-456/J-368 of the First Catholic Slovak Ladies Association is pleased to announce its annual John and Geraldine Gaydos Scholarship award.

Catholic High School Award: \$500. University/ Graduate School Award: \$1000. The award shall be used toward tuition for both fall and spring semesters of the 2020 - 2021 school year. One award is allowed per student per category.

Students must be enrolled in an accredited Catholic high school (9th-12th grade) or accredited college/ graduate school at either a public or private university.

ELIGIBILITY: The applicant must be a member of FCSLA in good standing owning an FCSLA insurance policy or annuity for at least two years and a member of S-456.

For more information and to obtain an application contact:

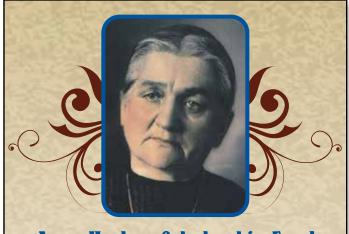
Mrs. Janet G. Berkemeier FCSLA Lansing Branch S-456/J-368 1203 W Washington Avenue Jackson, MI 49203 Cell phone (517) 917-7171

All applications and supporting documentation must be POSTMARKED by JUNE 30, 2021.

ATTENTION UWAGA! ARE YOU LOOKING FOR:

Archived issues of Glos Polek or the Fraternal Journal? Photos from a past event? Polish Holiday Recipes? Polish Traditions?

You can find them on the FCSLA website! Go To: FCSLA.ORG/ Z District or FCSLA.ORG/ U District



Anna Hurban Scholarship Fund

First Catholic Slovak Ladies Association 24950 Chagrin Boulevard Beachood, OH 44122 800-464-4642 • www.fcsla.org

Gef Involved. Make a Donafion.

You can make a difference in helping to make education affordable for a deserving student. Your generous gift to the Anna Hurban Scholarship Fund gives our young members the opportunity to build an even stronger foundation as they begin their life journey and affirms them at a crucial time in their lives.

Sincerely,

Cynthia M. Maleski National President and CEO

First Catholic Slovak Ladies Association of the United States of America is a Fraternal Benefit Society organized under 501(c)(8) of the Internal Revenue Code. Your contributions to our scholarship fund are tax deductible.

Your Contribution Information

Donor Name			
Address			
Email Address			
Amount			
In Honor of			
In Memory of			
All donations, large and small, matter and are greatly appreciated. All			

All donations, large and small, matter and are greatly appreciated. All donors and gifts will be proudly acknowledged in *Fraternally Yours* magazine unless you request that your name be withheld.

Method of payment: Please write your check or money order payable to FCSLA Anna Hurban Scholarship Fund.

Send your donations to: National President, FCSLA, 24950 Chagrin Boulevard, Beachwood, OH 44122.

Pennsylvania Fraternal Alliance

SCHOLARS-IP PROGRAM

The Scholarship Committee of the Pennsylvania Fraternal Alliance is announcing that the 2021 applications are now available for the annual Scholarship Program.

Applications can be obtained through eligible members of a Fraternal Benefit Society belonging to the Pennsylvania Fraternal Alliance or by contacting the Pennsylvania Fraternal Alliance Secretary-Treasurer at Theresa@lpscu.org or 888-834-6614.

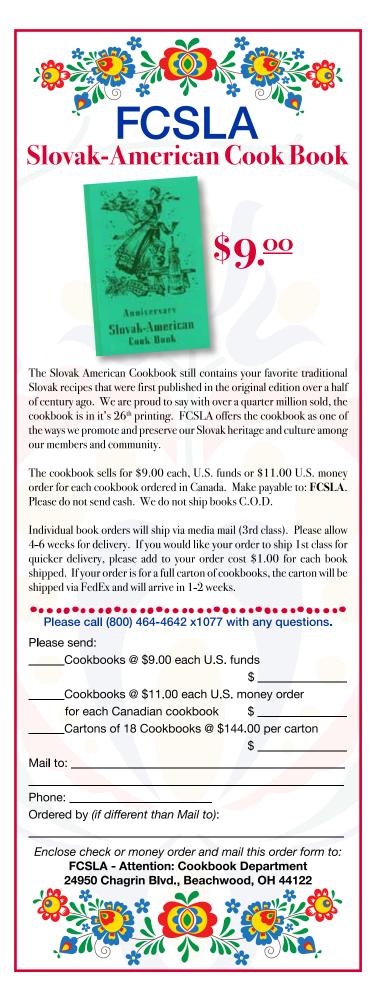
APPLICANTS MUST:

- Be a resident of Pennsylvania and a member of a Fraternal Benefit Society that is a member of the Pennsylvania Fraternal Alliance.
- Be a 2021 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2021 as a full-time student (twelve semester credits).
- Obtain a recommendation letter from their Fraternal Benefit Society.
- Submit a 500-word essay on: "What does fraternal mean to you? What would you do to increase the relevance of fraternals to you and your peers?"

Return the completed application, essay and letter of recommendation, postmarked no later than September 1, 2021.

At least one \$500 scholarship will be awarded. Additional scholarships may be awarded depending upon available funds.

If you or your society has not received the information on the Pennsylvania Fraternal Alliance Scholarship, please contact Bernadette Luketich-Sikaras (412) 843-0380 or e-mail bluketichsikaras@croatianfraternalunion.org.



Cyril and Theresa Iskra Celebrate 60th Wedding Anniversary

Cyril and Theresa Iskra were married in Sacred Heart Slovak Church in Wilkes-Barre, PA on August 20, 1960. Reverend Stephen G. Medwick performed the double ring ceremony at the Nuptial Mass before the altar decorated with gladioli. Theodore Chuya was organist and soloists were Helen Iskra and Michael

Novak. Saint Cecelia's Choir sang the responses. Theresa's attendants were Betty Shedlock and Barbara Ann Shedlock, cousins of Theresa. Best Man was Charles Iskra and Frank Iskra was usher, brothers of Cyril.

Cyril is a graduate of Sacred Heart Slovak School and Coughlin High School in Wilkes-Barre. He became employed by United States Steel Corporation at Morrisville, PA in 1953 until he was drafted into the United States Army. He trained at Fort Hood, Texas and was then assigned to Hanau, Germany, Upon his honorable discharge from the military he returned to United States Steel Corporation, retiring after 40 years of employment as a crane and recoil line operator.

Theresa graduated from Sacred Heart Slovak School and after attending Plains High School, she became employed In the garment industry. Upon moving to Levittown, she worked for the Pennsbury School District as a server in the cafeteria of Lower Makefield School, retiring in 1995 after 21 years of service.



Cyril and Theresa, members of Branch 172 in Wilkes-Barre, reside in Levittown, PA. They have two sons: Richard; and Cyril, wife Shanin and two sons Nathan and Nolan and daughter Sage, winners of FCSLA and District scholarships. To celebrate their 60 years of a happy and blessed marriage Richard hosted a dinner in their honor with family in attendance.

On August 20th of each year Cyril and Theresa light the wedding candle, a gift given by Theresa's Aunt Margaret and at her wish, to celebrate the blessings that God had bestowed upon them.

Cyril's sisters, Magdalen, president of FCSLA Magdalen I. Iskra District and Branch S-172; Theresa Matrisciano; and Martha, VP of the FCSLA District and treasurer of Branch S-172, extend their best wishes and pray that God will continue to bless Cyril and Theresa.

THREE GENERATIONS OF FCSLA MEMBERS

Kylie Jean Vilcek (J011) made her Confirmation on August 12, 2020 at the Cathedral Basilica in St. Louis, MO by Auxiliary Bishop Mark Rivituso. She picked as her sponsor her very proud grandmother Jeanette Venker (101).

Kylie started high school virtually in August 2020 at Gateway Science Academy in St. Louis, MO. She is a straight A student who enjoys playing the violin in her school's orchestra, something she has done since the 6th grade. She volunteered to virtually teach an incoming 6th grader this summer which was not an easy feat. She is big help to her single Mom, Trudy Vilcek and is an older sister to Damiel Vilcek, age 11. Kylie loves to shop and spend time with her friends.



Left to right: Trudy Vilcek, Kylie Vilcek and Jeanette Venker

MARCH 2021

A CHANGE
IS COMING SOON
TO FCSLA

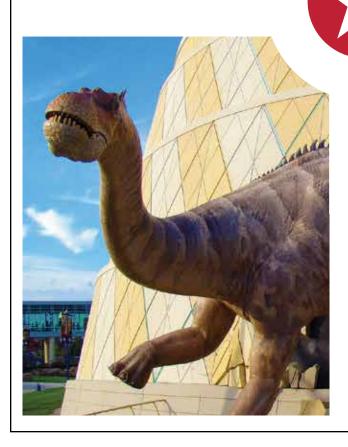
stay tuned...

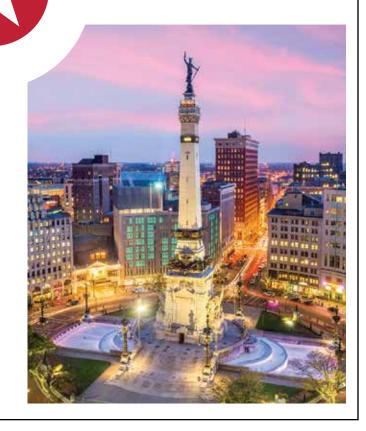
Announcing our 43rd Quadrennial Convention

JW Marriott Indianapolis October 5-8, 2023









MARCH 2021 13

Annual Saints Cyril and Methodius Appeal Update

Thank you everyone who supported last year's Saints Cyril and Methodius Appeal. It is with great pleasure to announce that 199 donors gave \$38,360.58 last year. Here is a breakdown of donors and the amount given:

Parish Collections13	\$17,508.58
Slovak Fraternal Organizations (including Home Office donations)63	\$10,375.00
Clergy of Slovak heritage30	\$ 2,685.00
Individual Donations93	\$ 7,792.00

A direct mailing for the 2021 Appeal has been sent to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, and previous donors. Your support is needed each year because money collected in the Appeal goes to help pay for the operating costs of the Pontifical College of Saints Cyril and Methodius in Rome, the residence of priests from Slovakia selected by their bishops to undertake graduate studies.

Anyone who wishes to contribute to the 2021 Appeal but did not receive a letter asking for a donation is asked to fill

out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2021 will be credited toward the 2022 Appeal. Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak Fraternal Organizations for cultural, religious and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., Abbot of St. Andrew Svorad Abbey, Cleveland, OH. National President is Reverend Andrew S. Hvozdovic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Epiphany Parish, Sayre, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Pastor of Sacred Heart Parish, Swedesburg, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

43rd Annual Saints Cyril and Methodius Appeal				
Name				
Address				
City				
State	Zip			
	Amount \$			
	Please make check payable to Slovak Catholic Federation and mail to:			
	Rev. Thomas A. Nasta National First Vice President, SCF Sacred Heart Catholic Church 120 Jefferson Street Swedesburg, PA 19405			

Meet newest member from Branch J011

Mazie Rose Marra, newest member of J011 was born on February 18, 2020 and baptized on October 4, 2020 at St. Gabriel the Archangel Church in St. Louis, MO. Father Brad Moody performed the baptism. Proud parents are Tina and Brandon Marra. Older brothers are Bradley (5) and Parker (2). Proud grandma is Jeanette Venker (S101). Godparents are Dan and Erica Claudin, good friends of the family. Mazie loves her two older brothers who always make her laugh and is a blessing to her family.

Pictured is the Marra family: Brandon, Tina and Daniel; absent Parker, age 2.



FIRST TEAM ALL STATE HONORS IN CLASS 6A BASKETBALL



Lizzy Groetsch is a senior at North Allegheny High School in Pittsburgh, PA. She is a 5-11 senior guard, a four year starter who averaged 17.4 points and 7.7 rebounds per game. For the 2020 season she was named to the *Post-Gazette* FAB 5 TEAM and PLAYER OF THE YEAR. She will be attending the University of Pennsylvania (Wharton School) and is set to continue her basketball career. Lizzy is the daughter of David and Julie (Figura) Groetsch and the granddaughter of Doctors Thomas and Judith Figura.

The entire family are all members of the FCSLA branch 590, Penn Hills in Pittsburgh.

The Slovak Alphabet – Slovenska Abeceda

LETT	ER		SOUND	EXAMPLE
Α	а		d <u>o</u> t	<u>a</u> ko
Α	á		f <u>a</u> ther	<u>á</u> no
Α	ä		b <u>ag</u>	m <u>ä</u> so
В	b		<u>b</u> ig	<u>b</u> aran
C Č	С	"ts"	fi <u>ts</u>	<u>c</u> ena
Č	č	"ch"	<u>ch</u> urch	<u>č</u> as
D Ď	d		<u>d</u> o	<u>d</u> ar
Ď	ď	"dy"	wou <u>ld y</u> ou	<u>ď</u> aleko
Е	е		<u>e</u> ver	dv <u>e</u>
F	f		<u>f</u> elt	<u>f</u> arba
G	g		get	guma
Н	h		<u>h</u> appy	<u>h</u> uba
CH	ch		a <u>ch</u> ! (German)	<u>ch</u> ata
Į.	į		<u>i</u> ll	l <u>Í</u> st
ĺ	ĺ		b <u>ee</u> t	v <u>i</u> no
J	j		<u>y</u> ou	jama
K	k		<u>k</u> eg	<u>k</u> am
Ļ	Į.		<u>l</u> ove	<u>l</u> es
Ĺ	ĺ		lu <u>ll</u>	h <u>ĺ</u> bka
Ľ	ľ	"ly"	mi <u>lli</u> on	gu <u>ľ</u> a
M	m		<u>m</u> other	<u>m</u> ama
N	n		<u>n</u> othing	<u>n</u> oc
Ň	ň	"ny"	ca <u>ny</u> on	ba <u>ň</u> a
0	0		p <u>o</u> ke	p <u>o</u> hár
Ó	Ó		<u>go</u> ld	g <u>Ó</u> l
Ô	Ô	"wo"	<u>wo</u> n't	st <u>Ô</u> I
Р	р		<u>p</u> up	<u>p</u> ás
R	r		rico (Span.)	rada
Ŕ	ŕ		a <u>rr</u> iba! (Span.)	v <u>ŕ</u> ba

	TER		SOUND	EXAMPLE
Š S	S		<u>s</u> ad	<u>s</u> ám
S	S	"sh"	<u>sh</u> ed	<u>š</u> aty
T Ť	t		<u>t</u> able	<u>t</u> abak
	ť	"ty"	mus <u>t y</u> ou	<u>ť</u> ah
U Ú	u		b <u>oo</u> k	n <u>u</u> da
Ú	ú		ch <u>oo</u> se	n <u>ú</u> dza
V	V		<u>v</u> et	<u>v</u> ec
Υ	у		<u>i</u> ll	d <u>y</u> m
Ý	ý		b <u>ee</u> t	zl <u>ý</u>
Z Ž	Z		<u>z</u> 00	<u>z</u> uby
Ž	Ž	"zh"	televi <u>si</u> on	mÔ <u>ž</u> e

The letters **i** and **y** are pronounced the same; one must simply learn the spelling of individual words. They are vowels when they occur between consonants, as in **vrch**, **vlk**. The Slovak alphabet has no **W** or **X**. These letters will occasionally be used in foreign names, for example:

W	W	"v"	<u>W</u> ashington
Χ	Х	"ks"	ta <u>x</u> i

When describing word formation, some consonants are counted "soft," and others as "hard:"

Hard: d, t, n, I, g, k, h, ch Soft: d', t', ň, l', dž, č, ž, š, dz, c, j Either hard or soft: b, p, m, v, f, r, z, s

The soft consonants **d**, **t**, **n**, **l** are spelled **d'**, **t'**, **ň**, **l'**, before **i** and **e**, for example **kost'** bone, **kosti** bones, **postel'** bed, **postele** beds.



IN MEMORIAM

John Raymond Burk, W074

John Raymond Burk, 91, of Atwood, KS, left this world on May 12, 2020. He was born on June 13, 1928, on the family farm north of McDonald, KS, where he lived until his retirement years. He was the youngest child of John Stephen and Helena Anna (Deyle) Burk. On October 14th, 1952, John married Virginia Horinek at Sts. Cyril and Methodius Catholic Church, rural Atwood, celebrating 67 years of marriage together. They were blessed with six children. John was a dedicated farmer and enjoyed seeing progress with livestock and farming. He had a wonderful memory for details of the years gone by. John was an active member of St. John Nepomucene Catholic Church, serving as lector, Parish Councilman, and enjoyed singing in the choir. He was a Fourth Degree Knight of Columbus and Catholic Workman Branch #74 (FCSLA) member. John instilled his strong Catholic faith into the lives of his children and grandchildren. He was involved in his community, serving on numerous boards and committees. John was an honest man with a lot of integrity, a compassionate heart, and never hesitated to help others in need. He was a loving husband, father and grandfather. leaving behind many fond memories. Watching his grandchildren make the "Great Lakes" in the garden on the farm was one of his favorite past times. He is survived by his wife Virginia; sons Daniel (Judi), John (Melanie), Allan (Sonja); daughters Diane (Michael) Sis, Joan (William) Cahoj, Betty (David) Taylor; 18 grandchildren and 34 great-grandchildren.

Prospine Katherine "PK" Dende, U293



Prospine Katherine "PK" Dende, mother, grandmother, healer, reflexologist, teacher, and beloved by so many, has passed away on July 16, 2020. Born in Rome, New York, the daughter of Anthony and Adeline D'iauto Storace, she was so proud of her Rome, New York, roots, When PK left her hometown, she started an exciting career with Capital Airlines as an airline stewardess for four years and traveled the world. PK was

always a woman ahead of her time. It was on one of her flights to Washington, D.C., that she met her future husband, journalist and publisher, Henry J. Dende. PK Dende embraced the entire Scranton community and made it her new hometown in 1958. She created her own workshop that she taught around Luzerne and Lackawanna counties on "Charm & Poise for Personal Self Improvement" that impacted all ages from teenagers to 80-plus-year-olds. She also wrote the popular advice column "PK's Coffee Klatch" that appeared in the national newspaper, Polish American Journal, giving advice and beautiful messages of kindness, warmth, humor and soulfulness. People traveled far and wide for her reflexology treatments and healing meditations and later in life gave complimentary treatments to patients at all of the local nursing homes and those who were homebound. PK was the inspiration and constant companion behind her husband, Henry, who was a national advocate for all Polish Americans and whose opinion was valued by all leaders, including the President of the United States. Henry was proud to bring her to many political and White House events with presidents including John F. Kennedy, Johnson, Nixon, Ford, Carter, Reagan and Clinton. One of her favorite events each year was proudly presenting the Henry J. Dende Scholarship Award at the Career Technology Center, Scranton, Henry J. Dende Campus. She was a lifelong devout Catholic, a strong believer in Jesus Christ and

always integrated her faith in all her dealings with anyone whom she met. Survivors include: her daughter, Diane (Larry), Arlington, Va.; sons, John (Judy), Kensington, Md.; Neil (Lori), Glendale, Ariz.; and Chris (Ronnie), Clarks Summit, Pa.; and daughter-in-law, Betty Dende, Plymouth, Mass. PK is also survived by 11 grandchildren, and 10 great-grandchildren. Memorial contributions may be made to the Henry J. Dende Scholarship Fund at the Career Technology Center, Henry J. Dende Campus, Scranton, Pa.

Rose M. Mayton, S475



Rose M. Mayton (nee Misencik), 93, beloved wife for 67 years of the late Thomas C. Mayton, cherished mother of Daniel (Pat), Anne (Sam) Morgan, Tom (Becky), and Therese "Terry" (Ralph) Kalchthaler; loving grandmother of 10 and great grandmother of 19; dearest sister of Anne J. Dancik, and the following deceased: Gertrude M. Sinchak, Agnes M. Chinchar, Sr. Therese Misencik SBS, and Joseph A. Misencik; beloved daughter of Joseph B. and Lucy (nee

Zvolenchak) Misencik; dear sister- in -law of William (Marie, deceased) Mayton; and many nieces and nephews. Rose was a wonderful mother who put family and faith above all. She was always there for encouragement, comfort, understanding, and a good Slovak meal. She made us laugh with her "mom-isms." She was a proud graduate of the Slovak Girls Academy in Danville, PA. She was a past member of St. Sebastian Catholic Church, Pittsburgh where she was a 40-year member of the choir. She was currently a member of St. Mary of the Assumption Catholic Church in Glenshaw. Memorial contributions may be made to the Sisters of the Blessed Sacrament, 1663 Bristol Pike, Bensalem, PA 19020 or katharinedrexel.org.

Thomas M. Pavlinsky, S89



Thomas Michael Pavlinsky, 70, of Bethlehem, passed away on Wednesday, August 26, 2020 at his residence. He was the loving husband of AnnMarie (Plata) Pavlinsky with whom he shared 28 years of marriage. Born in Bethlehem, he was a son of the late Michael and Anna (Vuksta) Pavlinsky. Tom graduated from Hellertown High School. He was in the U.S. Navy for almost 10 years and served as a Vietnam Vet. Tom worked at Mack Trucks as a computer

programmer/analyst for over 30 years. He was a member of Heights AA, Slovak Catholic Sokols, and Hellertown American Legion. He loved to play golf with his beautiful wife, bowling and the casinos. Tom also enjoyed wood working projects and home construction. In addition to his wife, Tom is survived by daughters, Vicki and husband, Frank Kocsi, Tammy Pavlinsky, and Lori and husband, Brian Sabo; 6 grandchildren, and 1 great grandson; brother, Rich; sister, Nancy and husband, Michael O'Keefe; and several nieces and nephews. In lieu of flowers, memorials may be presented to the church or Alzheimer's Association, Suite 102, 399 Market St., Philadelphia, PA 19106 in loving memory of Tom.

Norma Novotny, W130



Norma Jean Novotny was born on December 15, 1929, in Dysart, the daughter of Harry and Mildred (Wignall) Haack. She graduated from Traer High School in 1947. On June 27, 1950, she was united in marriage to Stanley Novotny at the Immaculate Conception Catholic Church in Clutier. Norma was a farm wife and worked in food service. She ran the café at the Traer Livestock Auction with Pauline Ewoldt and was

well known for making pies and baked goods. Norma was a member of the St. Paul Catholic Church, Women's Society, and FCSLA. She loved getting together with family, playing cards, and playing Bingo. She always had a smile on her face when she was with her grandchildren and great grandchildren. Norma had a quick wit and great sense of humor. She was always on the go or looking for somewhere to go. She was so many things to so many people but the list is too long to list here for fear of leaving something out. Her love was fierce, strong, and fun. Norma died at the age of 90 on October 19, 2020, at Sunrise Hill Care Center in Traer. She was preceded in death by her parents; her husband; two sisters in infancy, Myrna and Virginia; and a sister-in-law, Gladys Babor. Norma is survived by five children, Suzanne (Clair) Svoboda of Clutier, Beverley (Warren) Colvin of Dysart, Cheryl Novotny Gibney of Cedar Rapids, Bob (Karen) Novotny of Bellevue, Washington, and Shellee (Lance) Bailey of Johnston; 18 grandchildren; and 22 great grandchildren.

Dorothy Moore, W080



Dorothy Moore died Tuesday, Dec. 1, 2020. She was born Jan. 18, 1937, in Colfax County, to Frank and Anna (Novotny) Dvorak. She graduated from Clarkson High School and on May 10, 1955, married Richard "Dick" Moore at Holy Trinity Catholic Church at Heun. For 30 years, Dorothy did clerical work at Moore's Department Store, where she would organize a game of Sheepshead nearly every day. She was

part of the Clarkson Fire and Rescue for 17 years and a member of the Clarkson Women's Club for 65 years. Dorothy was extremely active in the Clarkson, NE community. For several years, she announced the football games, was a volleyball line judge, did the announcing at the Clarkson Czech Days Parade and did baking demonstrations during the Czech Day Festival. She was an active member of Ss. Cyril & Methodius Catholic Church, where she was a member of the altar society, Secretary of Branch W080, sang in the choir and helped serve meals. She loved baking and cooking, but her greatest love was spending time with her children, grandchildren and great-grandchildren. Dorothy is survived by her spouse, Dick Moore of Clarkson; a son, John Moore of Clarkson and family Kayla (Dustin) Schlote (Ryker and Brooklyn), Paige Moore and Kelsev Moore: a daughter. Patti Urbanek (Dan Koliha) of Clarkson and family Nathan (Leslie) Urbanek (Avery and Landon), Nicholas (Jadine) Urbanek (Declan and Emric), and Brittney Urbanek; a son, James (Lavaine) Moore of Lincoln and family Jacob Moore and Joshua Moore; and a sister-in-law, Sonja Dvorak of Lincoln.

Dorothy Zitka (Hazuka), W018

Dorothy Zitka (Hazuka)) passed away on October 9, 2020 in Omaha NE. at the age of 100 years. She was born in Omaha NE. Daughter of the late Leo and Mary Hazuka. Dorothy was preceded in death by her husband Ernie Zitka and daughter Mary. Survived by daughter Joyce (Dave) Prchal, six grandchildren, nine great grandchildren, two great-great grandchildren and other family relatives. In 1937 at the age of 17 she became a member of the Catholic Workman. Dorothy served as a delegate to many national conventions. She also enrolled her daughters and grandchildren as members. Her mother Mary Hazuka was president of St. Elizabeth Branch (169) for many years.

Patricia Ann Straka, W074



Patricia Ann Straka passed from this life into the loving arms of the Lord on November 6, 2020. Patricia was the daughter of the late Walter Edward Kazienko and Mary Magdalen Kazienko. She was a loving wife to the late Andrew J. Straka Jr. from Toronto, Ohio. Patricia's children include David Andrew Straka of Southfield, Michigan; Lynette Marie Rawlings of Toronto, Ohio and the late Alan Thomas Straka of Cordova, Tennessee. Patricia has two grandsons Nolan and Warren Rawlings of Toronto, Ohio.

She was a strong woman who raised a wonderful family. She was very active in the Catholic church and supported her faith from every aspect. She worked for the phone company as an operator out of high school and accomplished different positions in banking and also customer service while raising a family. She worked in Toronto and Steubenville, Ohio and Sarasota, Florida until she retired to Cordova, Tennessee. Patricia then accomplished volunteer work for St. Francis of Assisi Catholic Church in Cordova, Tennessee and for her Condominium Association.

Marjorie Petko Welty S140



Marjorie M. Welty, 88, of Allentown, died November 6, 2020 at Care One King James, Atlantic Highlands, N.J. She was the loving wife of the late Attorney David G. Welty. Born in Lansford, PA she was the daughter of the late George and Mary (Dancho) Petko. Marjorie was a graduate of Lansford High School and Allentown Business College. She was a member of the Cathedral of Saint Catharine of Siena Catholic Church, Na-

tional Federation of Republican Women, Lehigh County Historical Society, and the Allentown Garden Club. She spent many years volunteering in several organizations including Heartland Hospice, Sacred Heart and Lehigh Valley Hospitals, Women's Alliance at Saint Catharine of Siena Parish and as a Committee Woman running many local campaigns. Marjorie also worked as a medical assistant for many years. But more than anything, she loved being with her family. She always looked forward to spending summer days at the beach, decorating for the holidays, baking hundreds of Christmas cookies each year, tending her garden, and enjoying a cocktail on her porch with friends and neighbors. Survivors: Son: Michael D. Welty and his wife Sarah D. of Sea Bright, N.J., Daughters: Patricia wife of Vincent Illuzzi of Tewksbury Township, N.J. and Karen wife of Tom Kalaris of Summit, N.J. and 9 Grandchildren.



IN MEMORIAM

Mary Frances Yavorsky, S422



Mary Frances Yavorsky, 85, passed away peacefully October 29, 2020 at her residence. She was born December 3, 1934, in Warren, Ohio the daughter of John and Mary Habinak. Mary was a 1953 graduate of Warren G. Harding High School and attended Warren Business College. She retired in 2001 from Ohio Lamp Division of GE as an inspector and relief operator after 43 years. She was a member of the Red

Hat Society and enjoyed traveling and golfing. Mary is survived by her daughter-in-law Lorie Yavosky of Palm Desert, three grandsons Daniel (Alison), Nicholas (Alexandra), and Matthew (Juliana) all of California, three great grandsons Jackson, Zachary and Miles, two sisters Dorothy (Gene) Kuszmaul of Warren, and Carol Piowarsy of Tempe, AZ, and several nieces and nephews. Do to the COVID-19 the family had a private calling hours and service at the Peter Rossi & Son Memorial Chapel 1884 North Rd. NE, Warren. In lieu of flowers, the family ask that contributions go to Blessed Sacrament Church 3020 Reeves Rd. NE, Warren, Ohio 44483.

Thomas Anthony 'Tom' Glozer, S030



Thomas Anthony 'Tom' Glozer, 83, passed away November 22, 2020 due to complications caused by COVID-19. He is survived by his beloved wife of 59 years, Patricia (Flaherty) Glozer; his two daughters, Kathryn Brigaitis and her husband Edward, of Crowley and Jennifer Teague and her husband Allen, of Houston; five grandchildren; two great-grandchildren and two siblings, Marianne Guy and her husband Harry

and Michael Glozer and his wife, Margot and many nieces and nephews, Born and raised in Youngstown, Ohio, he is the fourth child of the late John and Mary (Kubina) Glozer. Tom was a 1955 graduate of Ursuline High School and earned his Bachelor of Science degree in Industrial Engineering from Youngstown State University. Tom had a successful professional career in the oil and gas industry where he traveled extensively, as a Certified Financial Planner, and ultimately retired with HP in Houston. Tom married Pat in April 1961 in Youngstown, and they had a beautiful life together; they were on bowling and tennis leagues, they threw great parties, and supported each other in sickness and in health. Tom was an active parishioner of Christ the Redeemer Catholic Church and a fourth-degree member of the Knights of Columbus. He was a member of The Classics Group, rosary groups, volunteering at the annual St. Joseph Altar event, tirelessly working at the Cypress Assisted Ministries food pantry, and being a committed participant to "sunrise" Adoration every Friday for over 12 years. Tom had a real soft spot for dogs there was always a four-legged pup faithfully sitting at his feet. Tom lived a wonderful, purposeful, and fulfilling life and every day without his smile is hard; he will be forever missed by his family and friends.

Eternal rest, grant unto them O Lord. And let perpetual light shine upon them. May they rest in peace.

Eleanor (Dzuracky) Harver, S030



Eleanor (Dzuracky) Harver passed away on November 30, 2020 at Pruitt Health Center in Monroe, NC, at the age of ninety-three. She was preceded in death by her husband, Andrew John Harver, parents, Elizabeth (Kupec) and Andrew Dzuracky, brother, Andrew Dzuracky, Jr., and infant daughter, Andrea Harver. Eleanor was born in Campbell, Ohio, on October 28, 1927, and she lived in Youngstown upon her

marriage until she moved to Charlotte, NC, in 2013. She was a life-long member of Saints Cyril and Methodius Roman Catholic Church and was active in numerous committees and fund-raising campaigns. She served as Eucharistic Minister for many years. She was proud of her Eastern European heritage, fluent in Slovak, and valued both religious and ethnic traditions. A young girl during the Great Depression, she embraced austerity, hard work, responsibility, and sacrifice throughout her life. She is survived by her sister Elizabeth (Dzuracky) Cotton; children, Stephen Harver and his wife, Susan, of Lake Oswego, OR, Andrew Harver and his wife, Nancy, of Charlotte, NC, Therese (Harver) Linden and her husband, John, of Bossier City, LA; six grandchildren; three great-grandchildren; and nieces and nephews. Eleanor will be remembered for her strong will, fighting spirit, and unconditional devotion to the church and her family, as well as her unbeatable kolache

Lillian Dorothy (Slowik) Berkowski, Z277



Lillian Dorothy (Slowik) Berkowski 93, who was born in Detroit on April 8, 1927, died on July 25, 2020. Lillian was named after the most famous actresses of the era, sisters Lillian and Dorothy Gish, in what we believe was a pretty bold move for her Polish immigrant parents, Joseph and Mary (Jasinska) Slowik. Lillian attended St. Casimir high school and was fortunate to be the only sibling to graduate

from high school. Lillian met her husband Joseph Berkowski at St. Stephen's elementary school in Southwest Detroit, a school that 5 of their 6 children also attended. They started dating when they were in high school and wed on April 22, 1950. Lillian was the consummate Polish cook. She prided herself in making all the traditional Polish dishes and desserts from pierogi to paczki and coffee cake to kielbasa. Every year she spent days preparing for our famous Polish Christmas Eve tradition called Wigilia. She will be missed by her family always, but particularly at Christmas. Because her husband worked for the University of Detroit, both were supportive of their children also pursuing college degrees. As the child of immigrant parents, Lillian wanted her children to have the opportunities that she didn't and believed a college degree was the way to a fulfilling career. We are all grateful for that. Lillian also had a terrific sense of humor and loved to dance, especially the Polka. She will be remembered for her many quips, one-liners, and zingers. Lillian is survived by her 5 children Joseph, Jr. (Ina Fernandez), Dr. William (Louise), Monica (the late John) Barbour, Lawrence (Peggy Shine) Carol Ann (Dean) Schneider, and the late Thomas, by 18 grandchildren;11 great grandchildren and 22 nieces and nephews. She is also survived by one sister-in-law, Sophie Slowik, who is 98.

Sister M. John Vianney Vranak, SS.C.M., S485



Sister M. John Vianney Vranak (Frances) died at Emmanuel Center, Danville, on Sunday morning, December 20, 2020. She was born in Chicago, IL on March 5, 1932, the daughter of Frank and Mary (Duratinsky) Vranak. Sister graduated from St. Simon parish school in Chicago. For high school she attended St. Cyril Academy in Danville, PA, for one year and graduated from St. Casimir Academy in

Chicago. Sister John Vianney entered the Sisters of Saints Cyril and Methodius in Danville, PA and was professed on August 11, 1954. Sister John Vianney received a B. S. in Home Economics from Marywood University, Scranton, PA, and a Master's in Home Economics Education from St. Louis University, Missouri. Sister John Vianney was missioned to parish elementary schools in Pittston and Bloomsburg, PA, and Gary, IN. Sister continued her ministry of education on the secondary level at Andrean High School in Merrillville, IN, and St. Pius X, Pottstown, PA. Sister taught in the Home Economics Departments in both schools. Sister John Vianney was involved in congregational administration as a member of the Leadership Team in Danville for eight years. Following this she became Administrator of Villa St. Cyril, a nursing home in Highland Park, IL. Elected in 1988 as General Superior, Sister John Vianney served until 1992. During her term Sister laid the groundwork for the Meadows at Maria Joseph Manor. Also, during her term, the chapel at Villa Sacred Heart was named a Basilica and dedicated on November 26, 1989. From 2007-2010, Sister John Vianney was Director of the Jankola Library in Danville. After serving the congregation in leadership roles, Sister John Vianney became involved in the New Evangelization and ministered in a five-parish cluster in suburban Chicago. Sister then became a

member and later chairperson of the European American Advisory Board for the Archdiocese of Chicago and served as National Consultant for the Slovak Apostolate for the USCCB Office for the Pastoral Care of Migrants and Refugees. When Sister John Vianney retired from her very active ministry, she was engaged in the Ministry of Prayer and Hospitality at Maria Hall and later in Prayer and Presence and Companion to the Elderly at Emmanuel Center. Sister John Vianney is survived by her sister, Mrs. Dolores Kniola of Huntley, IL, and many nieces and nephews.

Agnes M. Meske, S421



Agnes M. Meske, 96, died January 9, 2019. Agnes was born April 20, 1923 in Chicago, IL to the late Joseph and Apolonia (Valek) Makan. She was preceded in death by her husband Henry C., son James A.; 2 brothers; 3 sisters; nieces and nephews. She is survived by her daughter Carol (Gerald) Rosenthal, daughter-in-law, Mary Meske; 5 grandchildren; 8 great-grandchildren; nieces and nephews. Agnes was a long-time

officer and recent president of S421. She loved caring for her family and helping others. She had boundless energy, "the energizer bunny" and "road runner" among "many loving nicknames. She was a wonderful cook and baker, "porkchop grandma", "meatloaf grandma", and "kolacky queen." She was the "dolly lady", and the "candy lady" always with a bag of candy in her purse to pass after dinners. In her final years at the nursing home was "mayor." She belonged to many senior groups (St. Simon's/Chicago, Our Lady of Peace/ Darien, and others) and was the driver of friends until she was 92. She loved to dance, shop, play cards, bingo, always active and busy. She was loved by many and will be missed.

Ohio Fraternal Alliance 2021 SCHOLARSHIP PROGRAM

The Ohio Fraternal Alliance annually awards a college scholarship to a graduating high school senior up to \$500. Scholarship applications may be obtained from any Ohio Fraternal Alliance member, fraternal home office or contact:

Michael Czarney / (440) 420-0995 / mczarney@hotmail.com

Scholarship Applicant Requirements:

- Applicants must be an Ohio resident. They must be a current youth policy member of a fraternal society, or included in a family member policy that does not have youth policies belonging to the Ohio Fraternal Alliance.
- 2. Applicant must be a 2021 high school graduate.
- Applicant must submit a minimum 150-word essay entitled: How I'm personally involved in my Fraternal Society and its future.
- 4. Applicant must submit a list of the following activities: Church-related activities, local community and volunteer activities, school activities/clubs.
- 5. Applicant must submit a letter of recommendation from a local Fraternal Society officer.
- Essay, all activities, and letter will be judged.
 Completed application must be dated and submitted by April 2, 2021 and mailed to:

Ohio Fraternal Alliance Scholarship Committee Attn: Michael Czarney 1208 Meadowbrook Ct., Amherst, OH 44001

FCSLA

FRIENDS & FAMILY

REWARDS PROGRAM

We value and appreciate our Members!

Thank you for telling everybody you know about us!

A valid referral meets ALL 3 of these requirements:

- Has completed contact information including address & phone number
 - Is interested in FCSLA and is not yet a member
 - Is willing to meet with an FCSLA representative

Each Valid Referral Earns You \$25!

Submit form on following page by mail, fax or email



FCSLA

FRIENDS AND FAMILY MEMBERSHIP REWARDS PROGRAM

We value and appreciate our Members! Thank you for telling everybody you know about us!

Submit this form by mail, fax or email

FCSLA Fax: 216-464-9260
24950 Chagrin Blvd. Email: heather@fcsla.com
Beachwood, OH 44122 Website: www.fcsla.org

A valid referral meets all 3 of these requirements. Each valid referral earns you \$25!

- Has completed contact information including address & phone number
- Is interested in FCSLA and is not yet a member
- Is willing to meet with an FCSLA representative

Your (Current Member) Information:	Please Have An FCSLA Representative Contact:		
Today's Date:	Prospective Member:		
Member Name:	Street Address:		
Street Address:	City, State, Zip:		
City, State, Zip:	Phone:		
Phone:	Email:		
Email:			
Branch:	Name of your FCSLA Representative If you do not know an FCSLA Representative, leave blank and the National Office will find the right Representative for you.		

FCSLA

FRIENDS AND FAMILY MEMBERSHIP REWARDS PROGRAM

We value and appreciate our Members! Thank you for telling everybody you know about us!

Submit this form by mail, fax or email

FCSLA Fax: 216-464-9260
24950 Chagrin Blvd. Email: heather@fcsla.com
Website: www.fcsla.org

A valid referral meets all 3 of these requirements. Each valid referral earns you \$25!

- Has completed contact information including address & phone number
- Is interested in FCSLA and is not yet a member
- Is willing to meet with an FCSLA representative

Your (Current Member) Information:	Please Have An FCSLA Representative Contact:
Today's Date:	Prospective Member:
Member Name:	
Street Address:	
City, State, Zip:	
Phone:	
Email:	
Branch:	Name of your FCSLA Representative

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF OCTOBER 31, 2020

ASSETS	•	
Cash & Short Term Investments	\$	33,548,084
Bonds		992,838,059
Preferred Stock		2,466,645
Common Stock		5,979,815
Investment Income Due & Accrued		14,170,084
Property Plant & Equipment, Net		4,860,289
Certificate Loans & Accrued Interest		2,082,067
Other Assets		793,765
TOTAL ASSETS	\$	1,056,738,809
LIABILITIES		
Life Reserves	\$	302,756,517
Annuity Reserves		623,389,601
Death Claims Payable		3,289,838
Unearned Premiums		401,847
Matured Endowments		397,400
Provision for Dividends Payable		1,400,000
Accumulated Dividends & Interest		4,888,106
Accrued Convention Donations		162,500
Provision for Future Conventions		193,111
Asset Valuation Reserve		10,804,740
Interest Maintenance Reserve		356,148
Other Liabilities		2,009,462
TOTAL LIABILITIES	\$	950,049,268
Surplus	\$	106,689,541
TOTAL LIABILITIES AND SURPLUS FUNDS	\$	1,056,738,809



Ann Habinak is a member

of S481, Cleveland, OH. Her father Albert Habinak, was born and raised in Cleveland, a veteran of the Korean War, spent most of his career travelling. After he retired he missed some of his favorite foods he experienced while dining across the country. Although not a cook he set out to recreate some of those flavors. He mastered an amazing sweet jalapeno relish. Since he was not a chefit never occurred to him to add salt, yet his relish burst with flavor. His favorite condiment Alberto's Sweet Jalapeno Relish, with no sodium became an even healthier option and is delicious on eggs, hot dogs, hamburgers, sandwiches, tuna, chili and on tortilla chips.

After perfecting the recipe he would say, "It's so good I know I can sell it." And he was right. Her mother, Sarah, a retired school teacher, convinced it would not sell, booked him a craft show where he sold out and had customers calling wanting more. "Sweet and Tangy but Not Hot" perfectly describes the original sweet jalapeno relish which is now the Zero heat. Their signature item is now available in Mild. Medium and Hot. Over the years, items were added to the line based on family recipes. Sarah's Candied Jalapenos and her Zucchini Relish are top sellers. Ann's grandmother's Corn Relish has been a family tradition for more than a 100 years. All of their products are made in small batches. Since launched in 1998 Alberto's has won numerous awards but it is their customers who mean the most to them. For more information about Alberto's visit their website www.albertosbrand.com. 1-877-4-RELISH.

INCOME STATEMENT For the Ten Months Ending October 31, 2020

For the Ten Months Ending October 31, 2020					
REVENUE		0.450.000			
Insurance Premiums Annuity Premiums	\$	3,453,980			
Investment Income		32,408,768 39,771,130			
Amortization of Interest Maintenance Reserve		60,858			
Rental Income		302,747			
Other Revenue		29,473			
TOTAL REVENUE	\$	76,026,956			
EXPENSE					
Increase in Reserves — Life	\$	1,573,517			
Increase in Reserves — Annuity Insurance Benefits		24,301,565 7,114,405			
Annuity Benefits		27,874,330			
Commission Expense		977,602			
Surrender Benefits		2,639,345			
Matured Endowments		31,452			
Interest Expense		324,572			
Salaries — Employees Tax Expense		578,232 44,784			
Sales Expense		44,578			
LIFE AND ANNUITY EXPENSES	\$	65,504,381			
Revenue Less Life and Annuity Expenses	\$	10,522,575			
Bank Service Charges		119,774			
Data Processing Service Fees Accounting Fees		177,392 161,863			
Actuarial Fees		198,293			
Legal Fees		60,589			
Consulting Fees		82,686			
Employee Benefits		497,347			
Fees – Directors		158,590			
Salaries — Employees Salaries — Officers		1,041,914 474,759			
Temporary Office Expenses		41,626			
Tax Expense		125,129			
Depreciation Expense		213,356			
Utility Expense		91,248			
Postage and Printing		164,141			
Advertising & Marketing		48,162			
Travel Expense Insurance Department Fees		23,172 81,071			
Sales Expense		97,360			
Rental Expense		302,747			
Building Expense		106,594			
Insurance Expense		44,808			
Office Equipment & Supplies Expense Dues & Subscriptions		112,313			
Human Resources		58,478 62,808			
Other Expense		10,753			
SALES & OPERATING EXPENSES	\$	4,556,977			
Revenue Less Sales & Operating Expenses	\$	5,965,597			
Post Mortem Benefits		1,403,126			
Misc. Member Benefits		77,574			
Donation Expenses Change in Accrued Convention Donations		63,044 125,000			
Convention Expenses		158,250			
Branch and District Funding		647,109			
Fraternal Activities		55,972			
Official Publications		448,351			
Scholarship Awards		239,867			
DIRECT FRATERNAL EXPENSES	\$	3,218,293			
Income (Loss) from Operations	\$	2,747,305			
Dividends to Members	_	1,157,540			
Subtotal Income (Loss)	\$	1,589,765			
Capital Gains (Loss) NET INCOME (Loss)	\$	1,010,409 2,600,174			
MET INCOME (LUSS)	φ	2,000,174			



FIRST CATHOLIC SLOVAK LADIES ASSOCIATION



CHICKEN PICCATA

2 chicken breasts skinless and boneless, cut in half lengthwise

- 1/4 teaspoon garlic salt
- 1/2 teaspoon pepper
- 1/4 cup all-purpose flour for dredging
- 4 tablespoon butter unsalted
- 2 tablespoons olive oil
- 3 medium or 2 large lemons freshly squeezed
- ½ cup white wine dry
- 1/4 cup capers in brine
- 1/₃ cup parsley fresh, chopped

Season the chicken with salt and pepper. Dredge chicken in flour and shake off any excess.

In a large skillet melt 2 tablespoons of butter with the olive oil, over medium to high heat. Add chicken pieces to the skillet and cook for about 3 to 4 minutes per side until browned. When the chicken is cooked, remove it from the skillet.

Remove skillet from heat. Add lemon juice, wine, capers and scrape up the brown bits from the pan for extra flavor. Return skillet to heat and bring to a boil. Season with additional salt and pepper if needed. Add chicken back to skillet and simmer approximately 5 minutes. Transfer chicken to a platter. Add remaining butter to the sauce in the skillet and whisk for about a minute. Sauce will thicken a bit.

Pour the sauce over the chicken, garnish with parsley and lemon wedges.

GARLICY ROASTED POTATOES

Sauce:

- 1 head garlic peeled
- ½ teaspoon salt
- 1 tablespoon olive oil
- 1 teaspoon parsley chopped

1/4 cup water Potatoes

- 6 large potatoes peeled
- 1/4 teaspoon salt
- ½ teaspoon pepper
- 4 tablespoons olive oil

Preheat oven to 400 degrees. Use mortar and pestle to crush the garlic until it becomes a paste. Add the oil, parsley and water to the garlic and mix well. Set aside.

Cut the potatoes into cubes. Transfer the potatoes to a baking sheet, season with salt and pepper, drizzle with olive oil and add half of the garlic sauce over them. Toss them well then cover with aluminum foil and bake for 30 minutes covered. After 30 minutes remove the aluminum foil and bake for another 30 minutes until they turn crispy and golden brown.

Before serving, pour garlic sauce over the hot potatoes.

ROASTED TOMATO SOUP

2 lb tomatoes

- 4 tablespoons olive oil divided
- ½ teaspoon salt or to taste
- 1/4 teaspoon pepper or to taste
- 2 cups vegetable broth low sodium, divided
- 1 tablespoon butter unsalted
- 1 large onion chopped
- 3 cloves garlic minced
- 1/4 cup fresh basil chopped
- 1 tablespoon fresh thyme chopped
- 2 tablespoons all-purpose flour
- 1 tablespoon brown sugar
- 1 teaspoon smoked paprika

Preheat oven to 400 degrees.
Add the tomatoes to a 9x13-inch baking pan, drizzle with 2 tablespoons olive oil and season with salt and pepper. Transfer pan to the oven and bake for about 30 minutes or until the tomatoes start to char. Add the tomatoes with the skin into a food processor or blender and 1 cup vegetable broth. Blend until tomatoes are smooth. Set aside.

In a large Dutch oven or heavy soup pot, heat the remaining 2 tablespoons of olive oil and melt the butter over mediumheat. Add the onion and cook for about 5 minutes, or until onion is translucent. Stir in the garlic and cook just for another 30 seconds until aromatic.

Add the fresh basil, thyme and stir. Sprinkle flour over the onion mixture and stir again. Cook for about 1 to 2 minutes. Stir in the remaining 1 cup of vegetable broth. Whisk if necessary to remove any flour lumps.

Next, add in the blended tomatoes and stir. Finally, stir in the brown sugar, smoked paprika, and if needed, season with additional salt and pepper.

Simmer soup while uncovered for 20-30 minutes. Serve with grated Parmesan cheese.

SALTED CARAMEL APPLE CHEESECAKE BARS

Crust

- 6 tablespoons butter melted
- 2 cups graham cracker crumbs
- 3 tablespoons sugar
- ½ teaspoon cinnamon ground

Cheesecake Filling

- 16 oz cream cheese at room temperature
- 3 eggs
- 1/4 cup sugar
- 1/4 teaspoon salt

Apples

- 2 large apples peeled, cored and sliced in small pieces
- ½ teaspoon cinnamon
- 3 tablespoons sugar

Topping

Store bought caramel sauce sea salt

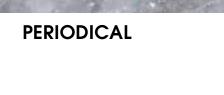
Preheat oven to 350 degrees. Line a 9x9 baking pan with parchment paper, spray it with cooking spray first so that the parchment paper sticks to the pan. Set aside.

In a medium bowl mix together the melted butter, ½ teaspoon cinnamon, sugar and the graham cracker crumbs. Pour mixture into prepared baking pan and press evenly. Use the bottom of a glass to press the crumbs down to make a thin layer. Bake for 10 minutes.

While the crust is baking prepare the cream cheese mixture. To the bowl of your mixer add the cream cheese, sugar, eggs and pinch of salt. Beat on medium high for at least 5 minutes or until the mixture is smooth.

In a medium bowl mix together the apples with the sugar and cinnamon. Gently fold in the prepared apples into the cheesecake mixture. Pour the cream cheese filling over the crust in the baking pan. Level the top off with a spatula.

Bake uncovered approximately 1 hour or until the filling is set. Let cool completely before slicing. Once the cake is cooled slice it into squares. Drizzle with caramel sauce and sprinkle with sea salt.



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The FCSLA Mission Statement

We provide financial security to our members while embracing our Catholic values and Slavic traditions.



The FCSLA Vision is to:

Be a Premier Fraternal Benefit Society that offers quality financial products and benefits.