



ISSN 0897-2958

Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 97, NO. 5

FEBRUARY 2011



*“Standing in a valley,
With the mist coming in,
Berries grow on the holly bushes.
Robins hide in snow-ridden woods.
If I could stay here, I would.”*

—B. Williams

ŽENSKÁ JEDNOTA

ŽENSKÁ JEDNOTA

Fraternally Yours™



ISSN 0897-2958



Fraternally Yours,
ŽENSKA JEDNOTA,

is a monthly magazine published by the
First Catholic Slovak Ladies Association.
National Headquarters at 24950 Chagrin Blvd.,
Cleveland, Ohio 44122

EDITOR: Carolyn Bazik

P.O. Box 1617, Reading, PA 19603

E-mail: zjbazik@comcast.net

Phone (610) 373-2743 • Fax (610) 375-8333

Periodical Postage Paid at
Cleveland, OH 44101 and additional entries

Subscription Rate, Non-Members: \$6.00 — 1 Yr.

Printed at Triangle Press
6720 Allentown Blvd., Harrisburg, PA 17112

Postmaster: Send address changes to
Zenska Jednota,
First Catholic Slovak Ladies Association
24950 Chagrin Boulevard, Cleveland, OH 44122

Deadline for all articles is the 15th
of the month, 1½ months prior to the issue date.

OFFICE HOURS — HOME OFFICE

Monday through Friday — 8:00 a.m. to 4:30 p.m.

Phone: (216) 464-8015 • Toll Free: 800-464-4642

Fax: (216) 464-9260 • Website: www.fcslca.com

BOARD OF DIRECTORS

CHAPLAIN:

Rev. Msgr. Peter M. Polando, Saint Matthias
Church, 915 Cornell St., Youngstown, OH 44502.
Residence: (330) 788-5082.

PRESIDENT:

Mary Ann S. Johaneck, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642. Ext. 1011.

VICE-PRESIDENTS:

Rosemary A. Mlinarich, 25726 State Line Road,
Crete, IL 60417. Residence: (708) 672-6275.

Linda M. Killeen, 22947 Frederick, Farmington, MI
48336. Residence: (248) 379-2514.

Bernadette J. Demechko, 2634 Taft Avenue,
Youngstown, OH 44502. Residence: (330) 782-8638.
E-mail: bdemechko@aol.com

SECRETARY:

Irene J. Drotleff, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642. Ext. 1012.

TREASURER:

John M. Janovec, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642. Ext. 1016.

TRUSTEES:

Cynthia M. Maleski, Esq., 24950 Chagrin Boule-
vard, Beachwood, OH 44122. (800) 464-4642.

Virginia Holmes, 1625 Vermont Avenue, White
Oak, PA 15131. Residence: (412) 672-1565.

AUDITORS:

Dorothy Urbanowicz, 27 Crescent Drive, Mones-
sen, PA 15062. Residence: (724) 684-8243.

Barbara A. Sekerak, 6312 Elmdale Road, Brook
Park, OH 44142. (216) 676-9332.

Steve Hudak, 8057 Amber Lane, Brecksville, OH
44141. Residence: (440) 526-7530.

EDITOR:

Carolyn Bazik, P.O. Box 1617, Reading, PA 19603
(610) 373-2743.

COURT OF APPEALS:

Barbara A. Shedlock Ken Dolezal

Veronica Bazik Ron Sestak

Mary Jo Noyes Rebecca Coleman

Mary Sirocky-Angeloff Monica Anthony

Ralph Szubski Bernard Drahozal

Lawrence Golofski Carol Yurechko

The Real Meaning Of Peace

There once was a king who offered a prize to the artist who would paint the best picture of peace. Many artists tried. The king looked at all the pictures. But there were only two he really liked, and he had to choose between them.

One picture was of a calm lake. The lake was a perfect mirror for peaceful towering mountains all around it. Overhead was a blue sky with fluffy white clouds. All who saw this picture thought that it was a perfect picture of peace.

The other picture had mountains, too. But these were rugged and bare. Above was an angry sky, from which rain fell and in which lightning played. Down the side of the mountain tumbled a foaming waterfall. This did not look peaceful at all.

But when the king looked closely, he saw behind the waterfall a tiny bush growing in a crack in the rock. In the bush a mother bird had built her nest. There, in the midst of the rush of angry water, sat the mother bird on her nest — in perfect peace.

Which picture do you think won the prize? The king chose the second picture. Do you know why?

“Because,” explained the king, “peace does not mean to be in a place where there is no noise, trouble, or hard work. Peace means to be in the midst of all those things and still be calm in your heart. That is the real meaning of peace.”

My wish is for each of you to find the real meaning of peace in your own lives . . .

Here are some quotes on peace for you to consider in the coming month . . .

If we have no peace, it is because we have forgotten that we belong to each other. ~ *Mother Teresa*

“For everything there is a season, And a time for every matter under heaven: A time to be born, and a time to die; A time to plant, and a time to pluck up what is planted; A time to kill, and a time to heal; A time to break down, and a time to build up; A time to weep, and a time to laugh; A time to mourn, and a time to dance; A time to throw away stones, And a time to gather stones together; A time to embrace, And a time to refrain from embracing; A time to seek, and a time to lose; A time to keep, and a time to throw away; A time to tear, and a time to sew; A time to keep silence, and a time to speak; A time to love, and a time to hate, A time for war, and a time for peace.” ~ *Ecclesiastes 3:1-8*

“Be not angry that you cannot make others as you wish them to be, since you cannot make yourself as you wish to be.” ~ *Thomas A. Kempis*

“Do not let your peace depend on the hearts of men; whatever they say about you, good or bad, you are not because of it another man, for as you are, you are.” ~ *Thomas A. Kempis*

If you want peace, work for justice. ~ *Pope Paul VI*

Lord, make me an instrument of thy peace. Where there is hatred, let me sow love. ~ *St. Francis of Assisi*

Until next Month . . . Warmly, Carolyn

ŽENSKÁ JEDNOTA

FRUIT OF THE HOLY SPIRIT: PATIENCE

Reverend Monsignor Peter M. Polando, National Chaplain

My dear Sisters and Brothers in Christ,

Are there events that occur in your life that make you change or look at things from a different perspective? Or are there people who have made some difference in you because of what they have said or what they may have done? I would venture to say that most of us have had these types of experiences more than once and hopefully have had a positive rather than negative impact upon us.

One event that happened to me was while I was attending The Catholic University of America in Washington, D.C., pursuing my canon law degree in the early 1990's. I had to attend a board of directors meeting in West Destin, FL. My mother was also attending and I had scheduled her flight from Pittsburgh to Memphis and I was to fly from National Airport to Memphis. Then we would connect to West Destin on a commuter flight. As I was in line to obtain my boarding pass, I was listening to the various airlines that were canceling flights for one reason or another. Then I heard that my flight to Memphis was delayed. Well I knew that there was more than an hour layover for my mother and almost an hour layover for me in Memphis, so this may have not been a problem. But what if the delay would be longer? I started to become angry not only because of the length of the line that I was in, but also because I did not know how long the flight would be delayed. *Why in the world is my flight being delayed?? How much longer is it going to take to get to the counter? How will I be able to communicate this to my mom?* (Remember, these were the days when cell phones were not common, everyday possessions.) My anger turned into frustration that led to desperation.

After what seemed to be an eternity to reach the next available agent, I finally came to the counter and I believe the agent detected some anger in me by my facial expression and tone of voice. I asked her why the flight was being delayed. She responded, "The origin of the flight is in Boston and Boston is under fog this morning, *an act of God!*" I whipped back, "This isn't an act of God! God is good and does not place evil on people. This is *an act of*

nature!" After this revelation, I realized that my voice was elevated more than usual and the two of us were left staring at each other. I apologized for my venting and she accepted. I got my boarding pass and sheepishly meandered to the gate. In retrospect, I was grateful that I was not wearing my collar that day!

As I was walking to the gate, I thought to myself how foolish I must have looked to that poor agent behind the counter and the people around us. I sat waiting for my plane's arrival and noted that anger, frustration, and depression were not going to change the situation in which I was immersed. Hopefully, it was a learning experience for the agent as well – *an act of nature!* It was a turning point for me. It taught me that I had to be more patient in my life. Quite frankly, it was a learning moment that has and does follow me to this day because I seem to be a magnet for such situations. I have termed these types of encounters as "Polando Luck". Most members of my family, close friends and the people that I work with on a daily basis know where I am with "Polando Luck".

Maybe you find yourself in these situations as well. I get into a grocery line with a couple of items and the person in front of me is just about to finish when the cashier picks up the phone for a price check. It is useless for me to get into another line because the same could happen in that line as well (and it has for me more than several times). Polando Luck! I will come to the bank when there are only two tellers working the windows and about fifteen people ahead of me. When the person in front of me goes to the teller, the other teller closes his/her window. Needless to say, the person in front of me is depositing for a supermarket. Polando Luck! Dare I even tell you about drive throughs – banks, fast foods, pharmacies, etc. It would be better for me to go inside rather than wait in the line outside! Polando Luck! The best though is when I go to the EZ Pass booth on the toll road and the person in front of me does not have an EZ Pass. This is bad enough but there are several eighteen wheelers behind me. Polando Luck!

I no longer fret in these situations because I know that I cannot change them. I

view them as periods of time that God wants me to slow down and appreciate where I am. These are opportunities to learn about others and their reactions. If anything else, it is another time for prayer. I take my finger rosary in my pocket and say a decade or two of the rosary. Patience is a virtue!

We Christians are meant to live with patience. We must be a patient community because that is what we are called to be. For two thousand years, we have been patient. The words after we pray the Our Father during the celebration of the Eucharist come to my mind when the presider states, "Deliver us, Lord, from every evil, and grant us peace in our day. In your mercy keep us free from sin and protect us from all anxiety as we wait in joyful hope for the coming of our Savior, Jesus Christ". We have been waiting patiently for the Second Coming of Christ.

As we wait for the coming of Jesus, we must be as patient as Jesus was when He was with us here on earth. Saint Peter in his First Letter asked slaves to be peaceful and patient when they were treated unjustly because Jesus was treated in the same way for the salvation of the world. The words utilized for the slaves of Peter's day are important for us today when he wrote, "Slaves, be subject to your masters with all reverence, not only to those who are good and equitable but also to those who are perverse. For whenever anyone bears the pain of unjust suffering because of consciousness of God, that is a grace. But what credit is there if you are patient when beaten for doing wrong? But if you are patient when you suffer for doing what is good, this a grace before God. For to this you have been called, because Christ also suffered for you, leaving you an example that you should follow in his footsteps" (2:18-21).

Let us be more ardent in practicing patience. We will be following the footsteps not only of the many departed Christians who have gone before us but more importantly, those of Jesus, Himself.

By the way, my mother's flight was also delayed in Pittsburgh and we met together in Memphis ten minutes prior to boarding for our final destination.



Deborah Brindza, M.D.

IN 2011 WE RESOLVE TO IMPROVE THE WORLD — ONE STEP AT A TIME

*From the desk of Deborah Brindza, M.D., National Medical Examiner
and Sue Ann M. Seich, Fraternal & Youth Director*



Sue Ann M. Seich

“HAVE YOU CONSIDERED LOWERING YOUR THERMOSTAT?”

Do you have a Programmable Thermostat? You may want to invest in one, or call about having one installed. They are not costly and the money saved on your heating bill will recover the cost of it, in just a few months.

There are energy experts who have calculated that by lowering your thermostat just one degree for an eight hour time period will lower your heating bill by one percent. You preset your programmable thermostat, therefore, you do not have to remember to decrease the temperature before bedtime. The temperature on the thermostat is automatically raised before you get out of bed. You will awake to a very comfortable temperature.

Nutrition experts' research has proven that a lower

environmental temperature will raise your metabolic rate. A lower temperature will cause you to burn more calories for the same effort!

The idea of lowering the temperature in your home using less energy goes along with our theme for this year, “Lowering Our Carbon Footprint”. If you would like more information on reducing your energy consumption, go to the Natural Resources Defense Council website, www.nrdc.org.

Let us know if you're using a programmable thermostat and how you like it? We would enjoy hearing from you. Please mail your response to the Home Office, attention Sue Ann or email sueann@fcsla.org.

From the Desk of Our Fraternal & Youth Director

FCSLA IS CONCERNED FOR YOUR SAFETY

Winter brings a concern of the danger of carbon monoxide (CO), an invisible gas found in polluted air, car exhaust, and also a leak or problem in certain machines such as furnaces or water heaters, and even chimneys.

The great danger of carbon monoxide is its attraction to hemoglobin in your bloodstream. When you breathe it in, it replaces the oxygen which cells need to function. If carbon monoxide is present in the air, it rapidly accumulates in the blood, causing symptoms similar to the flu, such as headaches, fatigue, nausea, dizzy spells, confusion, and irritability. As levels increase, vomiting, loss of consciousness, and eventually brain damage or death may result.

You can protect yourself and your family by:

- Installing a Carbon Monoxide Detector
- Yearly service for all gas appliances, especially furnaces, boilers, or water heaters
- Stove burners should be cleaned and adjusted frequently
- Contact a heating contractor if you are replacing fuel-burning appliances
- Purchase appliances designed to reduce dangers from carbon monoxide
- Consider electric-powered heating appliances that do not produce carbon monoxide

- Never leave an engine or portable generator running with the door closed

We hope this information keeps you and your loved ones safe this winter.

Fraternally,
Sue Ann M. Seich
Fraternal & Youth Director

ANNOUNCING NEW FCSLA ANNUITY

FCSLA is pleased to announce the rollout of a new annuity product, effective February 1, 2011. This new FCSLA annuity carries a 3% guaranteed minimum APR and a 10 year term. Up to 10% may be withdrawn free of FCSLA penalty in each of the first 10 years. Afterwards, all withdrawals will be FCSLA penalty-free. A major advantage of this new annuity is that you may make unlimited deposits into it. If you would like a financial product which offers a competitive interest rate backed up by the financial strength that FCSLA offers, please call our annuity department at Extensions 1024 or 1022 for an application today.



The Members' Corner

Welcome to a special "corner" of our magazine that has been established for you, our member, to get answers to your questions regarding our Society. As you probably recall, our Society held a Special Convention in October of 2010 to seek approval of a bylaw change proposed by the Board of Directors which dealt with the way we choose our managing officers. Following the Special Convention, the Home Office sent questionnaires to the delegates, asking for ways that we could help in providing assistance for any future such gatherings. After all, it is important for everyone to stay informed and current if our Society is to continue to grow.

The response from our delegates was great! Questions were welcomed and we received many! In fact, if any of the information we discuss in coming issues of the magazine brings up a question in your mind (even if you did not attend the Special Convention) please send it along. We can talk about it in this "corner" of our magazine. The plan is to deal with a few questions (as space allows) each month. Here goes . . . Names were not required.

Q How did the Board come up with this bylaw change and why did the Board think it was necessary?

A *The Board undertook an evaluation of how we do business and what we might be able to do to reduce risk to our members' money and make the future of our Society more secure. It was a long, involved process. We used experienced professional consultants to help us do a thorough job. We worked on the project for a couple of years, researching, discussing and debating the pros and cons relating to even the smallest items. It was very comprehensive.*



Can we be sure that our religious and ethnic heritage will continue to be honored if we change the way we choose our managing officers?



Yes! Our Vision and Mission, provided below, are part of the job description established for our managing officers. Our bylaws state that the officers "shall promote the Vision and Mission of the Association." The managing officers will be evaluated by the way they perform their assigned duties.

THE FCSLA'S VISION IS TO . . .

- ❖ Promote the temporal and spiritual welfare of 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.

FCSLA'S 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.

Thanks for your interest in our society! It is exciting hearing from our members! Keep the questions coming!

Mary Ann S. Johaneck

Direct line: 216.468.1011

Email: maryann@fcsla.org • Fax: 216.464.9260

FROM JANUARY 1 THROUGH MARCH 31, 2011,

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%.



MATCHING FUNDS ACTIVITIES

Branch W187

Breakfast Benefit

Branch members from W187 held a breakfast at Saints Mary and Joseph Church Hall to benefit St. Gianna's Women's Home. The branch members prepared and served food to the 175 guests. The breakfast raised \$839 and was donated to the Women's Home to help abused and battered women and children.



Branch W080

Bottle Bonanza Fundraiser

Branch W080 members put on a bottle bonanza fundraiser at St. John Neumann School's Gymnasium. All bottles were donated by members as prizes. Players paid \$1.00 to pull a numbered ball out of a bucket.



The number coincided with the bottles on the table. Players won the bottle with their number on it. The fundraiser raised \$586 and was donated to the school.



Branch 81

Holds Pirohi Sale for Holidays

Under the direction and supervision of Geraldine Tumidalsky, Financial Secretary, members of Branch 81, Whiting, IN, met every Wednesday during the months of September, October, and November to make, cook, and package hundreds of pirohi to prepare for the Christmas holidays. The sale was scheduled and held on December 12, however, heavy snows kept many customers away — therefore, a second sale was held on December 19 depleting the inventory of all flavors — potato, kraut, plum butter and sweet cheese.

Branch 81 and Geraldine Tumidalsky are pleased to report their endeavors generated \$6,510 to be presented to Rev. John Kalicky, C.P.P.S., pastor of St. John the Baptist Church and School. The additional Matching Funds approved by the Home Office will be greatly appreciated.

The Youth Group of the parish, with their sponsor Jamie Sadona, attended several sessions of making pirohi, in order to learn the techniques and procedures of preparing pirohi. They are hoping to preserve the Slovak Heritage of pirohi making at St. John the Baptist Church in Whiting, IN.



Marjorie Strbjak and Geraldine Tumidalsky draining



Marjorie Strbjak, Margaret Abildua and Gloria Kaminsky packaging pirohi.



Pirohi makers on preparation day.

Sales group: (seated) Donna Lewandowski, Gloria Kaminsky. Back row: Patty Tumidalsky, John Sadona, Geraldine Tumidalsky, Luke Matulewicz (youth group); Jamie Sadona (youth ministry chairman).



Jr. Branch 526

Bake Sale and Raffle

Junior members from Branch 526 of Wilkes-Barre, PA held a bake sale and raffle during St. Mary's Spaghetti Dinner to help raise funds for the Murry Foundation Nepal Orphanage. The bake sale raised \$529 and will be donated to the foundation.



Jr. Branch 67

Bake Sale at St. Joseph Church Flea Market

Members from Jr. Branch 67 held a bake sale at St. Joseph Church in conjunction with the Flea Market. This project helped raise funds for the church. The event raised \$390. The funds will be used toward a new piano for the Children's Choir at the Church.

DONATION APPLICATION AVAILABLE

Please go to our Web site (www.fcsla.org) to download a copy of the Convention Donation Application, which must be **fully completed** in order to receive consideration for financial assistance at our 40th National Convention.

This information is to be submitted on your stationary and must be received in the Home Office **by June 13, 2011**.

Please mail the completed application to:

THE DONATION COMMITTEE

First Catholic Slovak Ladies Association

24950 Chagrin Blvd., Beachwood, OH 44122

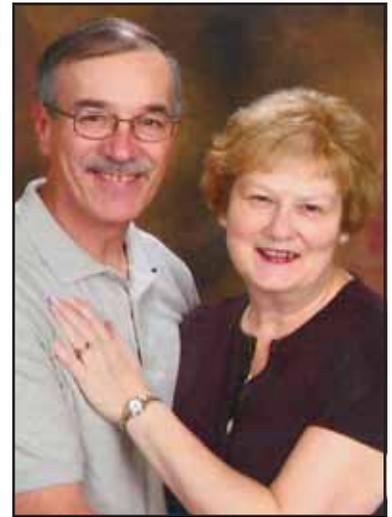
The Donation Committee, with the approval of the Board of Directors, have determined that the budget for convention donations will be based on 10% of net income for the four calendar years preceding the convention or 1% of surplus at year end prior to the convention, whichever is greater.

For questions, please contact Dorothy Szumski at the Home Office at 800-464-4642 (extension 1034) or email Dorothy@fcsla.org.

40th Wedding Anniversary Celebrated

Our Fraternal & Youth Director, Sue Ann (Knis) Seich and her husband, Jack recently celebrated their 40th Wedding Anniversary at a small family celebration. They were married at Sacred Heart of Jesus Slovak Catholic Church in Canton, OH on December 5, 1970. Currently they are members of St. Joan of Arc Parish in Canton.

They are the parents and in-laws of Jennifer and Michael Oppenheimer of Beavercreek, OH, Amy and Mike Nieporte of Canton, OH, and Kevin and Jessica Seich of Canal Fulton. The couple have six grandchildren. The entire family are members of FCSLA.



Attends Ceremony in NYC



Pictured are National Trustee Cynthia Maleski and her daughter Elizabeth Groch during a celebration with Mrs. Ellen Casey, widow of the late Pennsylvania Governor, Robert P. Casey. The late Governor received the prestigious Pennsylvania Society Gold Medal for Distinguished Achievement posthumously in New York City in December 2010. Ms. Maleski served as Pennsylvania Insurance Commissioner and Cabinet Secretary in the late Governor's administration, adopting the first Children's Health Insurance Program in the nation and the Model Fraternal Benefit Code.

FCSLA Creative Contest Winners

This contest once again brought out the many talented and generous members we have in our Association. I was very fortunate to find two very qualified judges, Barbara Aman and Julia Lofgren, who generously gave their time to do the judging. I would never be able to select the winners. All the entries were awesome and the creativity was unbelievable.

I, as the Fraternal and Youth Director of your organization sincerely “thank you” on behalf of those who benefited from your generous donations and entries. They were delivered before Christmas to Walton Manor Nursing Home and Akron Children’s Hospital. The items put smiles on many faces. We appreciate your participation.

Sue Ann M. Seich

Here is a list of the winners in each age group:

GROUP 1 (AGES 0-6)

1. Preston Witulski — W187, Beatrice, NE
2. Parker Witulski — W187, Beatrice, NE
3. Catherine Flannery — Jr. 362, Harrisburg, PA

GROUP 2 (AGES 7-13)

1. Kaela Long — Jr. 146, Akron, OH
2. Annie Sheard — Jr. 196, Kenosha, WI
3. Rachel Fakult — Jr. 386, Akron, OH

GROUP 3 (AGES 14-22)

1. Megan Fakult — Sr. 010, Akron, OH

GROUP 4 (AGES 23-40)

1. Katie Kearney — SZJ0, Scranton, PA
2. Shelly Zura — Sr. 344, Campbell, OH
3. Cindy Oresik — Sr. 289, Schererville, IN

GROUP 5 (AGES 41-65)

1. Jane Havran — Sr. 475, Columbia Station, OH
2. Joanne Fitzpatrick — Sr. 86, Leesburg, OH
3. Loretta Liguore — Sr. 169, Poland, OH

GROUP 6 (AGES 66 PLUS)

1. Myles Malecha — W056, Lonsdale, MN
2. Marcia Krull — Sr. 081, Whiting, IN
3. Maryanne Piovane — Sr. 140, Flagler Beach, FL



GROUP 3
1st



Fraternal Selling Requires Being Fraternal



Patrick Braun

I have always loved one thing in particular about the life insurance business. That is the fact that, at the end of each year, regardless of how good or how bad the year was, the salesperson's slate is wiped clean and a brand new year appears! This is unique to the profession of selling. It is an opportunity to sit down and take stock. What have I accomplished? What goals did I achieve? What are my goals for the new year? How can I get better at what I do?

Starting over each year can be viewed as good or bad, depending on the salesperson. The optimist looks forward to the challenge. But, if the last year was great and records were set, sometimes it's just hard to let go and start from zero again. Having sold for a commercial company as well as for several fraternal societies, I can personally testify that facing the new challenge at the beginning of the year is a lot tougher with a commercial insurer. I have tried to analyze why, and what I keep coming up with is the basic difference between commercial insurance companies and fraternal societies.

Commercial sales people have a job. They are in it for the money. There is nothing wrong with that, after all, we're not communists. But, when you compare this one dimensional view with that of a good fraternal salesperson, you quickly discover that the latter has some tremendous advantages. First and foremost is that selling for a fraternal society, because of its tax exempt status, can offer a lot more satisfaction. Yes the money is there, in proportion to effort, as in any sales profession, but the ability to give back to clients and the community through the various fraternal benefits and charitable programs provides a "psychic income" which cannot be matched in the commercial insurance world.

Selling for a fraternal society also helps the salesperson with the number one problem he or she will always have. That is — finding people to sell to! A fraternal lodge provides a continuous way of meeting people in a friendly, non-threatening manner. If the salesperson not only attends these events but also pitches in to help plan and run them, he or she gains stature with the members and they are more encouraged to recommend prospects for the society's products. Obviously, the benefit to the lodge is the constant flow of incoming new members that the salesperson provides. It is a fact that lodges (FCSLA Branches) which have active, interested salespeople are growing and lodges without them are withering and closing!

But it is also a fact that it is difficult to fake fraternalism because fraternalism is more a way of life than a prospecting or sales strategy. It is more than attending chicken dinners and hoping for leads. Fraternalism is involvement and proactive leadership. It is helping find other fraternalists and making them members and inspiring them to become active in the lodge. It is standing up when the lodge president asks for volunteers to help with the fundraiser or the youth activity. It is working in the kitchen, manning the booth, selling the raffle tickets and doing these things with zeal and good cheer. In short, it is being an integral part of the lodge's fiber. The rewards to both the salesperson and the lodge are wonderful when this attitude is taken.

As we enter 2011 and make our new goals for the year, I encourage every person who sells for FCSLA to get involved, be fraternal and take advantage of all the opportunities that FCSLA and the fraternal system have to offer. You have a clean slate. What you write on it this year will determine both your monetary income and your satisfaction with your career!

CONVENTION CAMPAIGN

In anticipation of our 2011 convention, FCSLA is announcing an outstanding Convention Campaign. Every Life Insurance Certificate approved from January 1, 2011 through August 31, 2011 will generate a chance in a drawing at the convention*. **The prize in that drawing will be a brand new 2011 Ford Fusion!**

We hope that every single Recommender, Sales Representative and General Agent will take advantage of this unprecedented opportunity to win the NEW CAR, by placing (approved and premium paid) at least one new life insurance certificate with the Association. Every placed life insurance application earns you another entry into the drawing. As the saying goes "YOU HAVE TO BE IN IT TO WIN IT"! Obviously the more life insurance certificates a producer sells, the better his or her chance of winning the car.

In addition to the big drawing for the car, producers will have the ability to earn bonus money throughout the year. Checks will be sent out at convention time. A report will also be put in the convention material showing the names of bonus winners.

Here's how the bonuses will work: There will be five bonus levels. Each month stands on its own. There are three possible ways to qualify for each level. All monthly bonuses will be totaled for a final payout at convention time.

Here are the levels:

- Level 1:** Two life applications OR \$500 annualized premium OR \$10,000 single premium dollars, during the month, qualifies for a \$25 bonus.
- Level 2:** Four life applications OR \$1,000 annualized premium OR \$25,000 single premium dollars, during the month, qualifies for a \$50 bonus.
- Level 3:** Six life applications OR \$2,000 annualized premium OR \$50,000 single premium dollars, during the month, qualifies for a \$100 bonus
- Level 4:** 10 life applications OR \$3,000 annualized premium OR \$100,000 single premium dollars, during the month, qualifies for a \$250 bonus.
- Level 5:** 15 life applications OR \$5,000 annualized premium OR \$250,000 single premium dollars, during the month, qualifies for a \$500 bonus.

♦ Two Super Youth Term applications with a premium amount of at least \$28 each will count as one application for both the monthly bonus and the drawing for the car.



Note: All state licensing requirements and rules will be strictly observed.

* All life insurance certificates must be submitted by a licensed agent or a member in a state with fraternal exemption.

Cleveland Okres Holds Christmas Party with Villa Residents

The Cleveland Okres Anna Hurban District held its annual Christmas party with the Light of Hearts Villa residents on December 11, 2010.

There were 60 residents present that enjoyed good food, fraternalism, and entertainment.



Entertainment was by the Bells Choir — a group of residents that play the bells. All enjoyed their Christmas presentation.

Next came Fr. Gerard Gonda who led the group in the singing of Christmas Carols and showing

us his comedy act along with story telling. He was very entertaining and had everyone laughing and singing along.

The Lucinka Children's Folk Ensemble was a huge hit! They performed several dances. Their costumes and talents were amazing.

We ended the 2010 Christmas Party with Mass celebrated by Bishop Roger Gries.



BRANCH 313 CHRISTMAS PARTY

On January 2, 2011, Branch 313 (St. Ann's Society), Natrona, PA held its annual Christmas Party and meeting at OLP Social Hall. After an invocation by Rev. Miro Stelmasczyk, Pastor, Holy Family Parish and sharing of oplatki, over 70 members and guests received information about our products and programs, recognized our National Youth Awardee Kate Szymkiewicz and our scholarship winners Elizabeth Rosenberger and Lee Szymkiewicz.



Officers and leaders present donations to several local charities: Sandy Querio, Cynthia Maleski, Susie Rapp, Norene Yandura, Barbara Gajdosik, Kate Szymkiewicz, Cecelia Szymkiewicz (sitting).

After a hot meal provided by the branch, we enjoyed desserts brought by everyone and singing by a community choir.

The family of Father Lawrence Lovasik, S.V.D, presented us with holy cards from Father Lovasik's collection.

Cynthia Maleski, National Trustee and President, thanked everyone for donating food items filling several tables for our local food bank. Donations were also presented to the St. Vincent dePaul Society.

Gifts and door prizes were enjoyed by all as we announced the Steelers-Browns football game scores throughout the afternoon!



Members enjoying the festivities.

FCSLA ENDS YEAR WITH NEW BRANCHES

FCSLA ended the year of 2010 on a very positive note. I had the opportunity with the approval and encouragement of management to start three new branches within three weeks. This year with the cooperation of Sales Agents, Ed Bach, Donald Bill, James and Maggie Bair, Tom Keogh, Michael Moravec and Darin Sterup, FCSLA has five new senior branches and one new junior branch. Three of the branches were in the central, southern and eastern part of Indiana, two branches were in new cities in Nebraska and one is our first branch in Massachusetts.

There are many areas in the United States where FCSLA does not have a branch at the present time. We are now licensed in 47 states and DC. Many of our agents are working toward the required number of new members for a new branch. When an agent sells the required number of new members, 10 for a senior branch and 15 for a junior branch, a letter is sent to our National President to approve establishing the new branch. Our National President responds to the letter immediately. Upon approval, authorization is then given to start the new branch. I then make plans with the agent and new members to schedule an initial meeting to go over the Branch Management Officer's Guide and elect the new officers.

Four of our new branches have already planned and executed successful Matching Funds Projects in 2010. The funds raised were matched for \$500 each for four charitable or benevolent causes.

What a thrilling time for you as an FCSLA member, to watch the FCSLA grow. Our National Sales Manager, Patrick

Braun has also given his full cooperation to this endeavor and when his schedule allows he joins me to celebrate with the new branch at the initial meeting. I look forward to continue working in establishing many more new branches in 2011. The cooperation of the Home Office gives Patrick and me the opportunity to work with our contracted agents for the growth and future of our FCSLA organization.



ELKHART, IN — L-R: Agent James Bair, New Sr. Branch 625 President, Sue Barnard; National Sales Manager, Patrick Braun; Sr. Branch 625 Secretary, Justine Jelinski, and Agent Maggie Bair.



OSCEOLA, NE — L-R: New Sr. Branch 623 Vice President, Marlene Sterup; Treasurer, Renee Johansen; Agent Darin Sterup, and Secretary, Michelle Sterup.



BOURNE, MA — L-R: New Sr. Branch 624 Officers Frederick Alden, Trustee; Joseph Arcar, Vice President; Tom Keogh; Agent Patrick Braun; Mary Keogh, Trustee; Vincent Armstrong, Secretary, and Sue Ann Seich, Fraternal & Youth Director.



BOURNE, MA — New Sr. Branch 624 members and guests.



ELKHART, IN — New Sr. Branch 625 members and guests with agent Ray Bair (middle top row).

Dual Anniversary Celebration Held for Sr. Branch 238 and Jr. Branch 441

On September 12, 2010, a wonderful celebration was held to honor the 103rd Anniversary of the St. Rosalia Sr. Branch 238 and the 66th Anniversary of Jr. Branch 441, both of Cleveland, OH.

An invocation was given by Abbot Christopher Schwartz of the Benedictine Monks of St. Andrew Svorad Abbey, also of Cleveland, OH.

The event began with the Pledge of Allegiance, followed by our National Anthem, "Hej, Slovaci" and "God Bless America". Our lead Slovak singer was Joe Oroz, joined by our lady Slovak singers and accompanied by our junior members on the tambourines.

A toast was given by Rich Mizikar, the President of Jr. Branch 441, for the continued success of our branches.

A delicious ethnic meal began with the serving of everyone's favorite Chicken Noodle Soup, followed by Stuffed Cabbage, Pirohi, Cabbage and Noodles and also Kielbasa and Kraut. Then our beautiful anniversary cakes were served to all guests by our junior members. The cake, pastries and beverages were enjoyed by all.

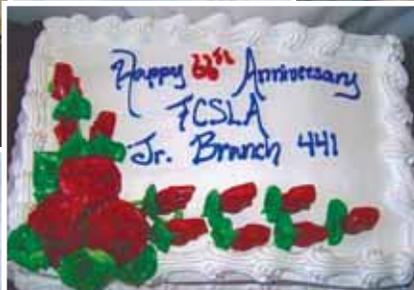
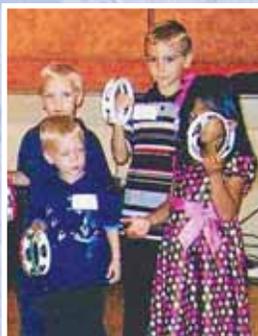
Following the dinner, short speeches were given by our hostess, Florence Mizikar, Secretary of both senior and junior branches. She gave us a short history of our Fraternal and the first branch in 1907. Mary Ann Johaneck, our

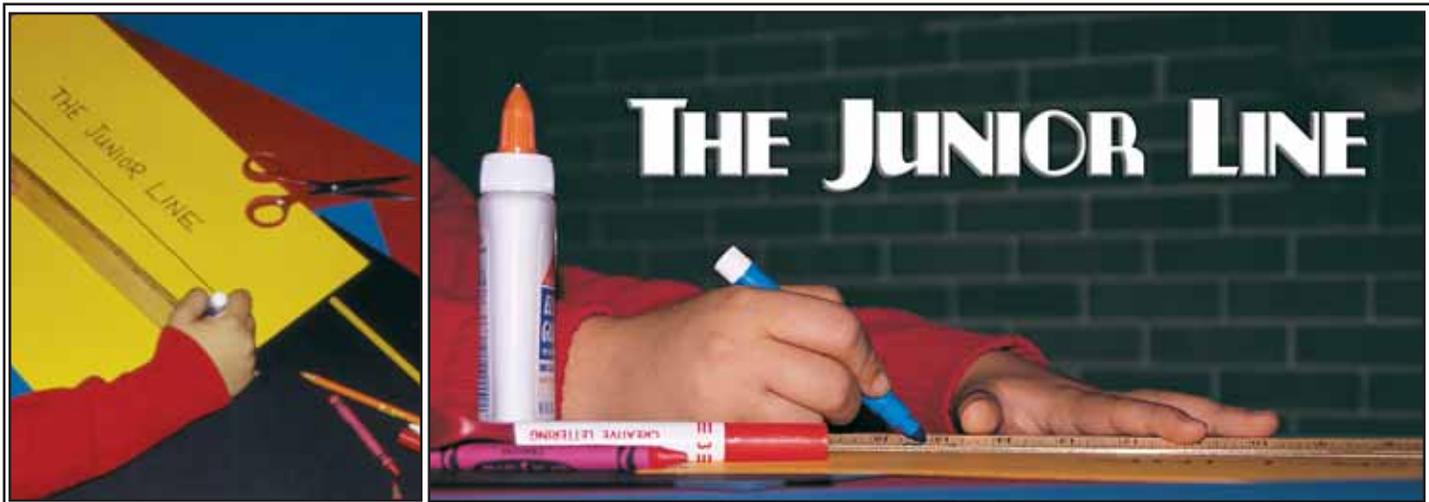
National President, spoke about the future of our Organization. Irene Drotleff, our National Secretary, offered congratulations to both branches and then Rev. Father Gerard Gonda, our District Chaplin spoke of the success of our Fraternal and his prayers for continued success in the future.

Following the speeches, music was provided by Ralph Szubski and the Party Band (also members of FCSLA) and the dancing began to polkas, waltzes, obetics and even a few Chadoshes. Toes were tapping and smiles were everywhere.

Over 100 people were in attendance at the Catered Elegance Hall located on the grounds of our Lady of Levocha Shrine in Bedford, OH.







Junior Branch 157 Hosts Christmas Party

On December 4, 2010 members of Jr. Branch 157 were treated to a Christmas Party. The event took place at Epiphany Chapel parish hall.

Members were welcomed by President, Dorothy Urbanowicz who welcomed everyone and introduced Fr. Dave Nazimek who gave the invocation. A lunch of chicken fingers, mac and cheese, applesauce, cupcake and beverage was enjoyed by all. Following lunch, Dorothy introduced the officers: Alice Bialon, Recording Secretary, Veronica Bellicini – Auditor and Rosemary Betza – Auditor. Ruth Bielawski – Jr. Financial Secretary was unable to attend due to recent surgery and all were asked to remember her in their prayers.

Dorothy reminded parents to keep addresses and beneficiaries up to date. She also encouraged all eligible members to apply for our scholarships.

It was announced that the Jr. Branch will now have an Advisory Board of junior members. Those who will currently serve on this board are Natalie Bialon, Kathryn Dzurik, Rachel Funtal and Christina Ferrari.

The children were entertained by Carmie the Clown who completed her presentation with animal balloons. Following Carmie was a visit from the Jolly Red Man. Treat bags and cash envelopes were presented to each child in attendance.

On behalf of the officers, Dorothy wished all a very Blessed and Joyous Holiday Season.



Branch W137 Halloween Party Well Attended

Branch W137 had their annual Halloween Party at St. Ludmila Gym on Sunday, October 24, 2010. Sixty-five members were in attendance, most in costume. After a costume parade, dinner was served.

We also celebrated with our members for Christmas at the St. Ludmila Gym on Sunday, December 5, 2010. Santa Claus and Mrs. Claus were present for pictures and to listen to everyone's wishes. Ricky, the Balloon Man, created balloons into whatever shape was requested. Pizza was served for dinner. Everyone went home with a treat bag.



WE WANT TO HEAR FROM YOU!

- ✗ Did your children, grandchildren receive special awards or achievements in school?
- ✗ Baptisms? Confirmations?
- ✗ Participated in Volunteer and Community Projects?

If they are members of the FCSLA please send us a photo and short article about their special achievements to Carolyn Bazik, National Editor.

JR. BRANCH 184 HOLDS HALLOWEEN PARTY

On Saturday, October 9, 2010, Jr. Branch 184 of Gary, IN hosted its annual Halloween Party. The members and guests dressed in their Halloween costumes and enjoyed the afternoon playing games. The parents and guests along with the officers of Sr. Branch 289 shared their enjoyment. A luncheon was served and those members attending received gifts. Jr. Branch officers are Ann Fedorchak and Mary Ann Oresik.



Jr. Branch 344 Christmas Party

Members of Jr. Branch 344 in Milwaukee, WI celebrated Christmas at Klemmer's Banquet Center, where they enjoyed cookie decorating with Jr. Branch Secretary Laura Skubal, a delicious

luncheon, a story read to them by Kathy the Christmas Elf, and gifts from the Branch and the Home Office. Santa visited, led in singing a few Christmas Carols, and also presented gifts.



Sr. Branch 101 and Jr. Branch 11 Hold Joint Holiday Celebration

The Branches of St. Louis, Sr. Branch 101 and Jr. Branch 11 thoroughly enjoyed a joint Christmas extravaganza/business meeting for its members inviting the men's FCSU lodge (the most Holy Trinity Lodge 109 KJ Union) to join them for an afternoon of fellowship, camaraderie and business on an utterly frozen day of ice covered tundra on December 12, 2010. Feasting on a wide range of Slovak holiday desserts, deli treats and famous (oft raved) "The Traditional Pauline Miklovic Slovak Potato Salad" of which Julia Child would have been truly green-eyed with envy and overwhelmed. The Association celebrated its 109th anniversary of existence for the Senior Branch — Wow!!

A plethora of holiday-spirited Slovaks, both in their prime and youthful, enjoyed each others' companionship, toasting another prosperous year of existence and prayed for those members who could not be with us, owing to their untimely passing away during the year.

Branch officers were re-elected for the New Year with the assemblage hailing copious amounts of applause on those officers who served so brilliantly throughout the year. The members in attendance were daunted and awed with Margaret Lyons' Treasurer's report of assets and member statistics of insurance in force and the



A good time that was had by all.

President's stand-in, and Vice President Ann Miklovic, fluidity of moving the meeting along so as to get to the holiday feast. The Vice President's stand in, Leah Miklovic, reported on

those 20 plus members who reached 80 years of natal existence was fervently acknowledged since those post-octogenarians were each rewarded with a \$10 bill to pay tribute to their permanence. The Vice President stand-in was truly chocked up in her ardent presentation to these opulently deserved senior members.

Branch Secretary, Joseph Miklovic, reported on the Branch's Matching Funds Activity this past August where-in the Sr. Branch helped collect over \$3,000 and approximately 1,500 canned goods for the St. Mary Magdalen's St. Vincent DePaul Society.

Each senior and junior Jednota constituent in attendance collected a door prize of Association "goodies" and was awarded an attendance prize of festival cheer to cap-off their fellowship excitement. Junior member Lillian Lyons was in command of welcoming the fellow "senior" and "junior" members.

L-R: (back-row) Acting Vice President Leah Miklovic holding the newest Jr. Branch member, son Josef; Treasurer Margaret Lyons holding her son Jr. member Lukas; Acting President Ann Miklovic, Trudy Vilcek holding Jr. member Daniel; L-R: front row, Jr. Branch members Lilian Lyons, Audrey Miklovic, Sam Miklovic, Frances Miklovic, Kyle Vilcek and Kylie's friend.





IN MEMORIAM

EDWARD A. TOMKO **Branch 423**

Edward A. Tomko, DDS, 83, passed away peacefully in his sleep at home September 23, 2010.

Dr. Tomko attended parochial school at Nativity BVM in Cleveland, graduated from Benedictine High School and attended St. Joseph's College in Indiana where he received his undergraduate degree. He received his DDS from Case Western Reserve in 1955. He practiced dentistry on Main Street in Grafton for 30 years and was a lifetime member of the American Dental Association.

Over the course of his 55 years in Grafton, he was active in his church being a charter member of Our Lady of Peace Catholic Church, where he was both a lector and Eucharistic minister. His interests included playing the guitar and singing, building and flying radio controlled airplanes and coaching Hot Stove baseball, where he also served as an officer in the organization. Later he was a beekeeper. Dr. Tomko was a member of the Army's 7th Division and served in World War II.

He is survived by his wife of 58 years, Pat (Glover); his five children, David, Judy (Larry) Boppe, Sue (Martin) Shipitalo, Tricia, and Carrie (Valentin) Tomko; and his five grandchildren, Andrew Shipitalo, Chanel Tomko, Ellen Shipitalo, Ted (Edward) Shipitalo and Liz Valentin.

JOHN M. KAUTH **Branch S007**

John M. Kauth, 80, of Streator, died June 17, at St. Francis Medical Center in Peoria, IL.

Mr. Kauth was born April 27, 1930, in Streator, the son of Matthew and Barbara (Balchik) Kauth. He married Eva Evelyn Elias August 31, 1957, at St. Stephen's Church. She preceded him in death April 19, 1996.

John had been employed at Thatcher Glass Co., Streator for 38 years, retiring in 1985. He was a member of St.

Stephen's Church and the Jednota Lodge. He attended Streator schools. He was a veteran of the U.S. Army serving overseas in Korea.

John was a devoted father, grandfather and great-grandfather, who was always there for his family and friends.

He is survived by three daughters, Mary Ann (Kenneth) Holt, Tina Marie (Dale Shipley) Kauth and Jacqueline Lynn Kauth; three sons, John Joseph (Dorothy), William Joseph (Julie) and Joseph Allen, all of Streator; 14 grandchildren; numerous great-grandchildren; and one sister, Marguerite Kauth of Streator.

He was preceded in death by his parents; wife and three sisters, Edith Kraft, Eileen Marsinko and Roseann Kauth.

Pallbearers were Matt, Johnny and Brad Kauth, Mike Issa, Roger Gonzalez, Jim and Chris Hallam, Dave Kendall and Derek Stull.

Burial was in St. Stephen's Cemetery, Streator with full military rites conducted by members of American Legion Post 217 and Veteran's of Foreign Wars Post 1492.

MILDRED S. POLAK **Branch SZJ0**

Mildred S. Polak died peacefully at home in Morgantown on August 13, 2010.

She was born May 7, 1928 in Cleveland, OH to the late Joseph and Stephanie (Kolar) Klucho, and was married for 44 years to Dr. George Polak, who preceded her in death in 1997.

She was also preceded in death by sisters Ann Krupka and Cecelia O'Keefe.

She is survived by sisters Mary (Rudy) Sigmund of Solon, OH; Agnes (John) Gecik of Cleveland, OH; Claire Jubak of Norwalk, OH; a brother, Joseph P. Klucho of Parma, OH; and her children, George G. (fiancée Anne Bresnahan) Polak of Centerville, OH; Mark (Judi) Polak of Morgantown; John

(Judy) Polak of Charlestown, WV; Catherine (Ihor) Hlohowskyj of Downers Grove, IL; Suzanne (Robert Birkenes) Polak of Silver Spring, MD; and nine grandchildren: Katie, Emily, and Erin Polak of Morgantown; Michael and Brendan Polak of Charlestown, WV; Maria and Caroline Hlohowskyj of Downers Grove, IL; and Adele and Linus Birkenes of Silver Spring, MD.

She was a member of St. John University Parish in Morgantown. Millie loved spending time with her family, especially her grandchildren, loved the scenic beauty of West Virginia, and loved to talk about her Slovak heritage.

Memorials were made to the West Liberty University Foundation, Inc. (reference George and Mildred Polak Scholarship) PO Box 295, Campus Service Center #122, West Liberty, WV 26074; or Catholic Relief Services, PO Box 17090, Baltimore, MD 21203-7090.

IRENE FRANCES MAREK **PETRIK** **Branch W093**

Irene Frances Marek Petrik, 83, of Yankton, passed away on Tuesday, October 19, 2010 at her home in Yankton, SD.

She was born February 20, 1927 in Yankton, the daughter of John Marek and Frances Cimpl Marek. Raised in Yankton she attended Sacred Heart School, went one year to Notre Dame Academy in Omaha to learn Bohemian, and graduated from Mount Marty High School in 1944. After a short stint working at WNAX, she married Albert Petrik at Sacred Heart Church in Yankton on January 20, 1947.

Irene and Albert started their married life on a farm near Tyndall living with Albert's parents. In 1948, they moved northeast of Gayville, where they raised their family and lived and farmed for the next 37 years.

Irene was a hard working and selfless mother and farm wife – cooking and baking, gardening and canning, and raising

continued on page 17

SR. BRANCH 88/JR. BRANCH 157 HOLDS CHRISTMAS PARTY

On December 5, 2010, members of Sr. Branch 88 held their annual Christmas Party. The event was held at the Cedarbrook Golf Club. Upon arrival members received a holiday bag of treats including a gift from the Home Office. Each place was set with a gift of chocolate covered pretzels made by party chairman, Thomas Oslick.

President Dorothy Urbanowicz welcomed all in attendance and led the group in the invocation. Appetizers provided by Jr. Branch 157 were followed by a delicious dinner. Urbanowicz then introduced the entertainment for the afternoon, Joe Marotta, a singer, showman and extraordinaire. He has appeared as a headliner on Regal Cruises, has been an NBC "Star With the Stars" winner and was Pennsylvania's "Entertainer of the Year"



Patricia Kovach and Mary Ralston receiving award from Dorothy Urbanowicz.



at PA Fest Association. Joe entertained and also led the group in singing.

President Dorothy then introduced officers of the branch, Recording Secretary Alice Bialon, Jr. Financial Secretary Ruth Bielawski, Rosemary Betza and Veronica Bellicini, Auditors. She then thanked Thomas and Linda Oslick for their hard work in chairing the event.

Dorothy called upon Patricia Kovach, Mary Ann Ralston and Lillian Plavko to come forward and presented them with an award and gift for their outstanding service to the branch. Dorothy also reminded members of the importance of keeping their address and beneficiaries up to date. She reminded members of the Join Hands Day and Matching Funds Projects that the branch has been involved with. The branch presented \$500 Matching Funds project checks to Rostraver Library, Epiphany Church and the Monessen



L-R: Chairman Thomas Oslick, Co-chair Linda Oslick, Auditor Veronica Bellicini, President Dorothy Urbanowicz and Sr. Financial Secretary, and Auditor Rosemary Betza.

Food Pantry. We have already committed to the Monessen Food Pantry, Epiphany Festival bake sale, Monessen Library and Monessen Midget League for the coming year.

Fifty year members were recognized as follows: Mark Smida, Mary Ann Dyky, Georgene Yursco and Richard Rosemeier. Dorothy thanked Tim Billick for the pocket calendars and Ted Harhai, JoAnn Billick, Frank Zupanic and Robert Funtal for door prizes. Members were reminded about cookbooks for sale and scholarship applications available.

On behalf of the officers of Sr. Branch 88 and Jr. Branch 157, Dorothy thanked all for attending and wished everyone a Very Blessed Christmas and Happy New Year.



IRENE FRANCES MAREK PETRIK *continued from page 16*

8 children with love and humor. She was a long-time 4-H leader, earning her 50 year pin and serving on various state committees. She was active in numerous other community activities and always looked forward to her work as an election judge for Meckling Township.

Irene was preceded in death by her husband Albert, her parents, her son-in law, Thomas Murphy and grandchildren Gretchen Gregg and John Gregg.

She survived by her 8 children, Ann Morgen (Bob) Tabernacle, NJ; Carol Gregg (Jim) Crookston, MN; Marjorie "Maggie" Murphy (Mike Hamilton) Kona, HI; John Petrik (Rebecca) Bismarck, ND; Nelda Werkmeister (Dennie) Paullina, IA; Mary Young, Wilmington, DE; Jim Petrik (Sharon) Gayville, SD; Jeff Petrik (Melissa) Knoxville, TN. She is survived by 18 grandchildren and 6 great-grandchildren.

The Wisconsin District Louise M. Yash Decks the Halls for Christmas

On December 4, 2010, with the first snow of the year, members and guests of the Louise M. Yash District came together to deck the halls with holiday cheer.



Centerpieces of lighted snowmen and candy adorned the tables. Opening prayer for the Living and Deceased members of the FCSLA was read by Vice President Virginia Sedlacek.

The meeting was called to order by President Mary Jo Noyes. Reports were read by Secretary Kathy Valent, Treasurer Betty Novak and Auditors Bob Budjac and Fred Forrest. After members voted on donations for several organiza-

tions, and the calendar of 2011 was put into place, President Mary Jo Noyes, yielded the floor to Mary Kebisek for the Election of Officers. The present board was re-elected for another term. The motion was made, seconded and voted on to adjourn the last meeting of 2010.

Attendees dined on a buffet of roast pork, baked chicken and Cod Almondine while enjoying the music of Beverly White. The afternoon then ended with a closing prayer, and well wishes of a safe journey home. Each member received a grab bag of goodies from the Home Office.



IOWA BRANCH W045 CHRISTMAS PARTY A GREAT SUCCESS!

The Christmas Party of Branch W045, Cedar Rapids, IA, was held in the St. Wenceslaus gym building on Tuesday, December 21, 2010 and consisted of cocktails, hors-d'oeuvres, roast beef or ham sandwiches and kolaches.

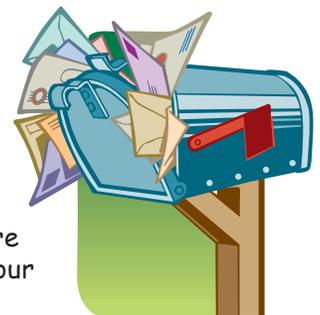
Chances were sold for multiple drawings of cash. All money collected is given back in the drawings. Even though the weather was a potential deterrent, 105 members and guests enjoyed good food, conversation and holiday spirit.



CHANGE OF ADDRESS?

If you belong to a household receiving two or more magazines or if you have recently moved and have a new address, you can alleviate both situations simply by using the form on page 24 and mailing to the home office address. We ask that one magazine per household be sufficient.

Also, the same form holds good for any of our members who would like to, but are not receiving the magazine. If you are our member, you are entitled to receive our publication.



FCSLA 2011/2012

SCHOLARSHIP PROGRAM

More than \$248,250 in Scholarship Awards!

The First Catholic Slovak Ladies Association is pleased to announce its 2011-2012 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 an annuity certificate. If applying for a Seminary or Deacon 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%,
Financial need 20%, Leadership 10%, and extenuating circumstances 5%.

All applications and supporting documents must be completed and submitted to the Home Office no later than March 1, 2011.

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
 Seminary or Deacon Scholarship
 Grades 5-8 Grades 1-4

St. Simon the Apostle Slovak Catholic Church Hosts its Traditional "Christmas Eve Supper"

The Slovak Community of St. Simon the Apostle Slovak Catholic Church in Chicago hosted its annual traditional "Christmas Eve Supper" known as "Štedrá Večera" or "Vilija" on Sunday, December 19, 2010 in the St. Simon Gymnasium.

The gymnasium stage boasted a Christmas tree on one side and the traditional Nativity scene (a donation to the parish by one of its early parishioners) on the opposite side.

The new pastor of St. Simon, Fr. Alfredo Gundrum, welcomed the attendees to the Slovak festivities. Fr. Marek Sitár, Associate Pastor of St. Germaine's Parish in Oak Lawn, IL, and a native from Slovakia, gave the blessing before the meal. The traditional foods of wine, fish, potatoes, fruits and nuts, sauerkraut soup, poppy seed rolls, homemade Slovak bakery items, and oplátky and honey were served to approximately 200 attendees. Twenty members from the FCSLA's Chicago Anna Hurban District attended these festivities. The Slovak Community provided entertainment by young Slovak Singers and Dancers who later led the group in singing Slovak Christmas carols.



Chicago Anna Hurban District Hosts Insurance Seminar

The Chicago Anna Hurban District hosted an insurance seminar for its members interested in selling our fraternal insurance products on Saturday, November 20, 2010 at the Willowbrook Banquet Hall.

The FCSLA's National Sales Manager, Patrick Braun, walked the twenty-two member attendees through Selling Skills 101, as well as, an explanation of the various types of life insurance products that the fraternal has to offer potential members of any age.

Judy Tybor-Knizner, coordinator of this event, was pleased with the District's turn-out and the group's enthusiastic response to Pat's lively and engaging presentation. A follow-up seminar for these attendees will be scheduled for sometime in January 2011.



Joseph Senko Honored as Slovak-American of the Year

Joseph T. Senko, a member of FCSLA Branch 262, was recently honored as Slovak-American of the Year by the Slovak Embassy at a dinner at the Washington Golf and Country Club. The award recognizes his long-term and dedicated efforts which have resulted in stronger ties of friendship between American and Slovak peoples based on contributions in the fields of cultural exchange, education, commerce and the arts.



Joe is presently the Slovak Honorary Consul for Pennsylvania, Executive Director of the Western Pennsylvania Slovak Cultural Association and Chairman of Friends of Slovakia in Washington, D.C.



L-R: FCSLA National Secretary Irene Drotleff, Slovak Prime Minister Iveta Radicova, FCSLA National President Mary Ann Johaneck, Slovak Ambassador Peter Burian, Nina Holy, and Rev. Msgr. Peter Polando.

SCF SEEKS CONTRIBUTORS FOR 'GOOD SHEPHERD' ANNUAL

Dobry Pastier (The Good Shepherd), edited by Sister Bernadette Marie Ondus, SS.C.M., and published annually by the Slovak Catholic Federation, compiles articles focusing on topics which are of interest to Slovak-American Catholics. The Federation is currently accepting articles for inclusion in the 2011 edition. Potential contributors should note that while the scope of the publication is broad, articles solely political in nature will not be accepted.

The deadline for all articles is **May 1, 2011**. **Due to the publication schedule, articles received after the deadline will not be included in the annual.** The annual will be available for distribution in the Fall.

In order to facilitate the editing and printing of **The Good Shepherd**, the following guidelines are established for authors who would like their work to be considered for inclusion in the annual:

GENERAL INFORMATION

- ◆ All articles must be type-written, double-spaced in Microsoft **WORD** format in 12 point, Times New Roman font.
- ◆ It is strongly preferred that **English** articles be e-mailed to Sister Bernadette Marie Ondus, SS.C.M, Editor, at: bernsscm@yahoo.com. In this age of modern technology, it is faster and more cost effective to work from a text that is provided digitally instead of having to retype the entire article.
- ◆ If it is not possible for an article to be e-mailed, a "hard copy" may be mailed to Sister Bernadette Marie Ondus, SS.C.M., Villa Sacred Heart, Danville, PA 17821-1698.
- ◆ To be accepted for publication, articles must be between three and ten typewritten pages. Articles fewer than three pages or beyond ten pages will not be accepted.

USE OF PHOTOS

- ◆ If at all possible, kindly send photos to accompany articles. Photos must be included at the same time the article is sent to the Editor. If sending photos digitally, save as separate JPGs to accompany the article. Please indicate where photos are to be placed within the body of the article. Be sure to properly identify the persons, places and/or situations depicted in the photo(s). **If no indication is given as to where, within the article, the photos are to be inserted, photos will not be included in the article.**
- ◆ In the event that an article is e-mailed and photos are not included as attachments, the actual photographs, along with a hard copy of the article, must be mailed to Sister Bernadette Marie Ondus, SS.C.M. for inclusion in the article. (If more convenient, photos can also be saved to a CD which the printer can then link up with the article.) Once again, please be sure that the photos are properly identified and note where, within the article, the photos are to be inserted. Photos must always accompany the article for which they are intended.
- ◆ Captions must be included with the photos. This allows readers to better understand the relationship of the photo to the content of the article.

ARTICLES IN SLOVAK

- ◆ It is preferred that articles be written in English. Articles submitted in Slovak will be sent to a third party for editing. **Please note:** Articles submitted in Slovak are typeset by a person who does not read Slovak; therefore, it is imperative that the author include all appropriate accent marks, diacritical letters and other special characters. Correct punctuation is essential. Use commas and periods where necessary, not dashes. **ALL SLOVAK ARTICLES NEED TO BE CHECKED FOR CORRECTNESS BEFORE THEY REACH THE TYPESETTER.**

- ◆ Slovak articles **can** be e-mailed to Sister Bernadette Marie. A hard copy (including all accents) must also be mailed to her. (Please indicate that the article was both mailed and emailed.) Frequently, accent marks, diacritical characters and other special characters do not come through properly when articles are e-mailed. Having a hard copy of the article, appropriately marked, will save valuable time and resources.

As Editor, Sister Bernadette Marie retains the right to correct grammatical errors, delete repetitions, rearrange ideas to make them clearer, etc. Sister Bernadette Marie also retains the right to determine the appropriateness of articles for the publication. However, she will not substantially change the author's ideas without first consulting the author.

Our sincere thanks to all the faithful contributors to **The Good Shepherd!** Your contributions, year after year, ensure that the Slovak Catholic Federation is able to provide a quality annual which helps celebrate our Catholic faith, preserves our Slovak heritage, and allows our readers to stay in touch with what's happening in the Catholic Church, in Slovakia, and in the Slovak-American community.

We are looking forward to your contributions again this year.

Reverend Philip A. Altavilla, V.E.
National President
Slovak Catholic Federation

SLOVAK WORDS AND ENGLISH TRANSLATIONS

Jewelry:

bracelet
chain
costume jewelry
earring
engagement ring
glasses
gold chain
jewelry
necklace
pin
ring
silver chain
watch
wedding ring

Klenoty/Bižutéria:

náramok
retiazka
bižutéria
náušnica
zásnubný prsteň
okuliare
zlatá retiazka
šperk
náhrdelník
brošňa
prsteň
strieborná retiazka
hodinky
obručka

At the Post Office:

Where's the nearest post office, please?
I'd like to send this by express.
... telegram
... special delivery
... by air mail
Do you have stamps?
How much to send a letter/card to U.S.A.

Na Pošte:

Prosím vás, kde je najbližšia pošta?
Chcel by som toto poslať expres.
... telegram
... súrna zásielka
... letecky
Máte známky?
Koľko sa platí za list/pohľadnicu do USA?

SLOVAKIA TOURS FOR 2011

This year John's Tours will schedule two tours to Slovakia and surrounding countries. A 12-day tour: June 25-July 7 — to visit Bratislava, the capitol of Slovakia, Cicmany, Rajecka Lesna, the village of the unique wooden Bethlehem wooden carving — 15 years in the carving. Stops in Levoca, Spania Dolina, Castle Lubovna, Stara Lubovna village, Banska Steavnica, Poprod, Nitra, Trnava, Piestany, Spissky Hrad "Castle" it consists of 3 castles, upper, central, and middle. Dunajec River rafting, 2 day visit to Krakow, Poland with a visit to Auschwitz — the Nazi Concentration Camp of World War II. Visit the Old Town Market Place, Royal Castle of Wawel with a visit to Czestochowa to visit the Shrine of the Black Madonna in Jasna Gora Monastery, one of the most precious Polish relics.

Included in the tour will be two (2) meals daily, an English speaking guide, bus transportation with restroom and air conditioning, all admits to the sights, rooms in 3 or 4 star hotels all with private bath. Air transportation as a group, this way we can give you a better price and save you the hassle.

If you are interested in the above tour please call or write for a complete day-by-day itinerary and price. John's Tours, PO Box 154, Vandergrift, PA 15690. Call (724) 567-7341 or (724) 568-3215, or toll free at 1-800-260-8687.

Slovak Bowling Congress Celebrates 69th Annual National Tournament

The 2011 Slovak Bowling Congress of America Slovak National Bowling Tournament will cover the weekends of April 2nd through the weekend of May 1st in Warren, OH at Echo Lanes. Bowlers will be competing for a prize fund in excess of \$20,000.

The following Slovak organizations are offering special prizes and trophies to their members who participate in the tournament. The First Catholic Slovak Ladies Association "Zenska Jednota", The First Catholic Slovak Union "Jednota", The National Slovak Society "N.S.S.", and the Slovak Catholic Sokol "Sokol".

Any questions, or for more information on the tournament or the SBC please contact John M Golias: (440) 526 3657, (440) 526 3445, or Joe Harkulich: (330) 448 8630. Hoping to see all Slovak Bowlers at Echo Lanes in Warren, OH.

YSC Sets Slovakia Tour

Youngstown Sister Cities' 14th Heritage Tour to Slovakia has been set for July 4-18, 2011. The tour includes Vienna, Austria; Bratislava; Trencin; Tatra Mountains; Levoca; Kosice; and Spisska Nova Ves.

Special features include Mass in Lendak; Kezmarok Street Fair where local artisans sell their homemade items; the Piestany Spa; Slovak wood-carving of the complete scene of Bethlehem; gondola lift ride up the side of a Tatra Mountain and dinner at a genuine koliba (shepherd's hut), raft ride on the Dunajec River, tours of old churches, museums and castles. A champagne breakfast at the Town Hall hosted by the Mayor of our Sister City, Spisska Nova Ves. One day in Levoca is reserved to visit friends and relatives — English speaking guides (chauffeurs) will be available for personal visits (for a fee).

Total cost per person (airfare from Pittsburgh-Washington-Vienna) is approximately \$3,500 which includes airfare, thirteen nights in first class hotels, two meals per day and an air-conditioned bus with an English speaking guide for the entire tour.

For information contact Jim/Kay at cell (724) 858-5843 or jmbench@yahoo.com or Adventure International Travel Service (800) 542-2487 or Paul@aits.webmail.com or bdemechko@aol.com, Secretary, Youngstown Sister Cities.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF SEPTEMBER 30, 2010

| ASSETS | |
|--|--------------------------|
| Cash and Short Term Investments | \$ 15,939,928.11 |
| Bonds | 583,686,456.26 |
| Preferred Stock | 7,279,630.87 |
| Common Stock | 743,226.25 |
| Investment Income Due and Accrued | 9,394,701.39 |
| Promissory Notes | 46,089.14 |
| Property Plant and Equipment, Net | 6,791,186.23 |
| Certificate Loans & Accrued Interest | 1,661,256.38 |
| Other Assets | 237,490.77 |
| TOTAL ASSETS | \$ 625,779,965.40 |
| LIABILITIES | |
| Life Reserves | \$ 180,650,708.08 |
| Annuity Reserves | 338,143,266.10 |
| Death Claims Payable | 467,211.34 |
| Unearned Premiums | 548,147.00 |
| Matured Endowments | 311,351.00 |
| Provision for Dividends Payable | 1,845,653.54 |
| Accumulated Dividends and Interest | 3,628,408.93 |
| Accrued Convention Donations | 583,335.00 |
| Provision for Future Conventions | 525,000.40 |
| Asset Valuation Reserve | 6,524,460.00 |
| Interest Maintenance Reserve | 1,482,116.00 |
| Other Liabilities | 1,701,204.09 |
| Provision for Annuity Certain Accounts | 3,081,000.00 |
| TOTAL LIABILITIES | \$ 539,491,861.48 |
| SURPLUS | |
| Surplus | \$ 86,288,103.93 |
| TOTAL SURPLUS | \$ 86,288,103.93 |
| TOTAL LIABILITIES AND SURPLUS | \$ 625,779,965.40 |

INCOME STATEMENT

For the Nine Months Ending September 30, 2010

| REVENUE | |
|--|-------------------------|
| Insurance Premiums | \$ 10,431,334.39 |
| Annuity Premiums | 27,819,585.30 |
| Investment Income | 25,660,155.27 |
| Amortization of Interest Maintenance Reserve | 95,772.00 |
| Rental Income | 291,326.00 |
| Other Revenue | 15,317.55 |
| TOTAL REVENUE | \$ 64,313,490.51 |
| EXPENSES | |
| Increase in Reserves — Life | \$ 12,008,708.00 |
| Increase in Reserves — Annuity | 23,412,266.00 |
| Insurance Benefits | 2,455,817.78 |
| Annuity Benefits | 13,640,152.78 |
| Commission Expense | 1,325,452.01 |
| Surrender Benefits | 1,763,764.72 |
| Miscellaneous Member Benefits | 57,362.11 |
| Matured Endowments | 9,145.98 |
| Donation Expenses | 300,413.03 |
| Convention Expenses | 136,763.00 |
| Dividends to Members | 1,405,453.17 |
| Post Mortem Benefits | 628,385.65 |
| Bonus to Branches | 711,870.00 |
| Fraternal Activities | 82,362.87 |
| Bank Service Charges | 64,348.19 |
| Data Processing Service Fees | 259,972.37 |
| Accounting Fees | 81,171.00 |
| Actuarial Fees | 123,133.00 |
| Legal Fees | 130,443.81 |
| Consulting Services | 105,125.86 |
| Official Publications | 253,558.35 |
| Scholarship Awards | 240,358.75 |
| Miscellaneous Employee Benefits | 290,467.94 |
| Fees — Directors | 84,202.74 |
| Salaries — Employees | 1,028,822.45 |
| Salaries — Officers | 328,462.53 |
| Interest Expense | 189,842.00 |
| Tax Expense | 215,861.03 |
| Depreciation Expense | 210,127.00 |
| Utility Expense | 59,782.64 |
| Postage and Printing | 269,364.81 |
| Advertising | 83,159.53 |
| Travel Expense | 113,784.29 |
| Insurance Department Fees | 71,496.32 |
| Sales Promotion | 124,411.29 |
| Rental Expense | 291,326.00 |
| Other Expense | 330,804.51 |
| TOTAL EXPENSES | \$ 62,887,943.51 |
| NET INCOME | \$ 1,425,547.00 |



*Try
Something
New for Dinner!*

BROCCOLI WITH GARLIC AND PINE NUTS

- 1 bunch of broccoli, separated into 2-inch flowerets
- 1 teaspoon lemon juice
- 1 tablespoon balsamic vinegar
- 2 tablespoons olive oil
- 1 teaspoon chopped oregano
- 1 teaspoon chopped parsley
- 3 cloves garlic, crushed
- Salt and freshly ground black pepper to taste
- ¼ cup toasted pine nuts
- ¼ cup freshly grated Romano cheese

Trim coarse ends from broccoli. Cut stalks and flowers into smaller pieces. Cook broccoli in a large pot of boiling water 3-5 minutes, until crisp tender. Drain. Arrange on a platter, keep warm.

In a bowl whisk together the lemon juice, vinegar, oil, oregano, parsley, garlic, salt and pepper. Pour the dressing over the broccoli and leave it at room temperature, loosely covered, for several hours. Just before serving, sprinkle the broccoli with Romano cheese and pine nuts.

CHEESE ENCHILADAS VERDE

- 1½ cups shredded Mexican 4-cheese blend (6 ounces)
- 1 small zucchini, shredded (¾ cup)
- ¼ cup chopped fresh cilantro
- 8 soft corn tortillas
- ⅓ cup soft cream cheese with roasted garlic
- 1 jar (16 ounces) green salsa (salsa verde)
- 1 medium avocado, diced
- 4 medium green onions, sliced (¼ cup)

Heat oven to 350 degrees. Spray rectangular baking dish, 11 x 7 x 1½ inches,

with cooking spray. Mix shredded cheese, zucchini and cilantro.

Spread each tortilla with about 2 teaspoons cream cheese. Spoon about ⅓ cup shredded cheese mixture onto each tortilla; spread to within 1-inch of edge. Roll up tortillas; place seam sides down in baking dish. Pour salsa over tortillas.

Cover and bake about 25 minutes or until hot. Top with avocado and onions.

SHEPHERDS PIE

- 1 onion, diced
- 1 tablespoon olive oil
- 1 pound lamb or beef, minced
- 1 clove garlic, crushed
- 1 large carrot, diced
- 1 beef stock cube
- 1 pound chopped tomatoes
- 1 tablespoon flour
- 3 tablespoons tomato puree
- pinch of salt and pepper
- 2 pounds of potatoes
- 1 stick butter

Heat the olive oil in a pan, add onion, garlic and carrot and cook until soft. Add meat and stock cube, then cook until the meat is brown and shows a crumbly texture. Stir in tomatoes and tomato puree, and add flour. Leave to simmer, stirring occasionally, for about fifteen minutes, or until thickened.

Meanwhile, peel and chop potatoes and boil until soft, then mash them with the butter. Add salt and pepper to taste.

Put the filling into a deep dish, then top with the mashed potatoes and place under broiler until the top is brown and crisp.

TWICE BAKED POTATOES WITH CABBAGE & ONION

- 4 large baking potatoes
- 3 cups finely shredded cabbage
- ½ cup chopped onion
- 1 tablespoon olive oil
- 3 cloves garlic
- 3 tablespoons butter
- ¼ teaspoon salt
- ¼ teaspoon pepper
- ⅔ cup sour cream
- Chopped fresh dill (or chives)
- Chopped fresh parsley
- Crumbled bacon

Scrub potatoes and prick with a fork. Bake in a 400 degree oven for 40 to 60 minutes or until nearly done. When potatoes are cool enough to handle, cut a neat oblong "lid" in the top of each one and scoop out the pulp from inside, leaving a thin shell of about ⅓ inch. Reserve pulp in bowl, saving lid separately.

In small saucepan saute cabbage and chopped onion in olive oil and butter. When onion is lightly colored on edges,

turn off heat and add garlic, herbs, bacon, and seasonings.

Mash the potato with the sour cream. Stir into the cabbage and onion mixture. Spoon pulp back into potato shells.

Place potatoes in a shallow baking pan. Bake in a 425 degree oven for 15 minutes. Place saved lid lightly on top and serve.

FRENCH TOAST BREAD PUDDING BRUNCH

- 5 eggs, beaten
- ¾ cup milk
- 1 tablespoon vanilla extract
- ¼ teaspoon baking powder
- 1 loaf French bread, cut into 8 (1-inch) slices
- 1 cup golden raisins
- 1 tablespoon rum
- ½ cup dark brown sugar
- Cinnamon sugar

Combine eggs with milk and baking powder. Add vanilla extract.

Soak bread in mixture for several hours or overnight, turning once so that both sides are covered. Cover and refrigerate until ready to use.

Soak raisins in 1 tablespoon rum for 15 minutes (warm water may be substituted). Discard rum. Sprinkle raisins with enough cinnamon sugar to lightly coat. Butter a 13 x 9 inch baking pan. Sprinkle brown sugar evenly across bottom of pan. Sprinkle raisins on top of brown sugar.

Preheat oven to 450 degrees. Scoop soaked bread over brown sugar. Sprinkle with cinnamon sugar.

Bake for 25 minutes or until golden brown. Allow to cool 15 minutes before serving. Cut into squares and serve with a pat of butter.

CHOCOLATE CHIP SQUARES

- 2 rolls frozen chocolate chip cookie dough
- 2 large packages cream cheese
- 2 eggs
- ¾ cup sugar
- 1½ teaspoon vanilla

Slice one roll of slightly thawed cookie dough as if for cookies. Press together in bottom of 13 x 9 inch greased baking pan. Blend cream cheese, eggs, sugar, and vanilla well. Spoon cream cheese mixture over cookie dough in pan. Slice other roll of cookie dough (as if for cookies) and gently place on top of cream cheese mixture. Bake in 350 degree oven for 35-40 minutes until cookie dough is browned and cream cheese mixture is set. Cut into 24 large squares. Refrigerate leftovers.

The 23rd Edition of Our **SLOVAK-AMERICAN COOK BOOK**



**It's Yours
for the
Ordering!**

**No books are sold
or delivered C.O.D.
ALL ARE SOLD
FOR CASH**

The cost of each book is \$9.00.
A carton of 18 books is \$144 (\$8.00 per book).
Canada residents \$11.00 U.S. money order per book.

Send only money order or check payable to:
First Catholic Slovak Ladies Association
Attention: Cook Book Department
24950 Chagrin Boulevard
Beachwood, OH 44122

—USE THIS ORDER BLANK—
(Please Print)

.....
Name _____
Address _____
City _____
State _____ Zip Code _____

Enclosed find \$ _____

(Money Order) (Check) for _____ copies
of the Slovak-American Cook Book.

***Get your cook book today.
Tomorrow may be too late!***

USE THIS FORM FOR CHANGE OF ADDRESS AND MAGAZINE CANCELLATIONS

CHANGE THE ADDRESS ON ALL FCSLA
POLICIES AND COMMUNICATIONS FOR:

INDIVIDUAL — NAME

ENTIRE FAMILY — LIST NAMES

Old Mailing Address

City _____

State _____ Zip _____

New Mailing Address

City _____

State _____ Zip _____

Phone # _____

Signature Required (Insured, Annuitant, Owner)

Date of Birth _____

(for ID purposes)

Today's Date

CANCEL MAGAZINE

MAIL OR FAX TO:

**First Catholic Slovak Ladies Association
24950 Chagrin Blvd., Beachwood, OH 44122
FAX: (216) 464-9260**