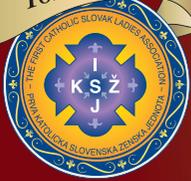


118 Years of Fraternal Progress  
1892 - 2010



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# Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 97, NO. 6

MARCH 2011

## Crocus

They struggle  
From the brown depths  
Of cold winter soil,  
Green shoots  
Bearing life  
To a surface  
Still frozen  
With frost  
Sparkling  
Beneath the warming sun.  
In days  
Tiny crocus blooms  
Will grace gardens  
With colors vibrant  
Against the pallid hues  
Of the dormant season;  
Such delicate blossoms  
Standing strong  
Against the winter;  
Perfection in miniature  
These first harbingers  
Of the coming spring  
And heralds of renewal  
For all living things.

—Rebecca S Russell



ŽENSKÁ JEDNOTA

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*Fraternally Yours*™



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ŽENSKÁ JEDNOTA,

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EDITOR: Carolyn Bazik  
P.O. Box 1617, Reading, PA 19603  
E-mail: zjbazik@comcast.net  
Phone (610) 373-2743 • Fax (610) 375-8333

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# POND FULL OF MILK

Once there was a king who told some of his workers to dig a pond. Once the pond was dug, the king made an announcement to his people saying that one person from each household had to bring a glass of milk, during the night, and pour it into the pond so the pond would be full of milk by the morning.

After receiving the order, everyone went home. One man prepared to take the milk during the night. He thought that since everyone would bring milk, he would just take a glass of water and pour inside the pond. It would be dark and no one would notice. So he quickly went and poured the water into the pond and came back.

In the morning, the king came to visit the pond and to his surprise the pond was only filled with water! What had happened was that everyone was thinking like the other man: "I don't have to put in milk, someone else will do it."



*Dear friends, when it comes to helping others, when it comes to adopting that fraternal spirit that sets us apart from others, do not always think that others will take care of it. Rather, remember that it starts with YOU. If you don't do it, no one else will do it. So, change yourself to the way of God, to serve Him by quietly serving others and that will make all the difference.*

#### *Some thoughts to consider as you look for ways to serve others . . .*

If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? Dear children, let us not love with words or tongue but with actions and in truth. — **1 John 3:17-18**

And the word of the LORD came again to Zechariah: This is what the LORD Almighty says: 'Administer true justice; show mercy and compassion to one another. Do not oppress the widow or the fatherless, the alien or the poor. In your hearts do not think evil of each other.' — **Zechariah 7:8-10**

Now this was the sin of your sister Sodom: She and her daughters were arrogant, overfed and unconcerned; they did not help the poor and needy. — **Ezekiel 16:49**

Then he will say to those on his left, 'Depart from me, you who are cursed, into the eternal fire prepared for the devil and his angels. For I was hungry and you gave me nothing to eat, I was thirsty and you gave me nothing to drink, I was a stranger and you did not invite me in, I needed clothes and you did not clothe me, I was sick and in prison and you did not look after me.' They also will answer, 'Lord, when did we see you hungry or thirsty or a stranger or needing clothes or sick or in prison, and did not help you?' He will reply, 'I tell you the truth, whatever you did not do for one of the least among you, you did not do for me.' — **Matthew 25:41-45**

Do not forget to entertain strangers, for by so doing some people have entertained angels without knowing it. — **Hebrews 13:2**

Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience. — **Colossians 3:12**

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. — **1 Timothy 6:17-19**

Until next Month,  
Warmly, Carolyn

ŽENSKÁ JEDNOTA

# FRUIT OF THE HOLY SPIRIT: KINDNESS

Reverend Monsignor Peter M. Polando, National Chaplain

My dear Sisters and Brothers in Christ,

The tragedy that occurred in Tucson, Arizona this past January brought the citizens of our nation to a heart wrenching awareness of how far some individuals will go to make sure their stances become publicly known. In this situation, the individual decided not only to vent his opinion by shooting down a Representative of Congress, but also took the lives of innocent people and inflicted physical and emotional pain on others that will leave lasting scars. He violated a fundamental right of the people in our country – the Right to Assembly. Americans are guaranteed to gather freely and without fear. We cannot accept or tolerate such actions of an individual or groups of people who opt to act in such violent manners and infringe on the rights of others.

In the following days and weeks after that tragic event, we and the political leaders of our nation reflected upon how violence by action and word has crept into the inner core of our society rather than striving towards words and actions of benevolence. To show their unity, the Senators and Representatives interspersed their seating during the President's State of the Union Address as a sign that, although diverse in parties and thought, oneness must prevail. We may have different thoughts on a multitude of issues but when push comes to shove, we are a people who must be unified in order to defend the principles upon which this country was founded. Not to do so would cripple our democracy. "E Pluribus Unum"!

One way in which we are able to be a less violent people is through the Gift of the Holy Spirit that draws us to *kindness*. We all know what it is to be kind and how to be kind. But has *kindness* escaped us in our everyday living by casual acceptance of hatred, division, and violence? Has *kindness* become somewhat foreign to us as

action games, movies, and the media expose us, especially our young people, to a way of life that should be rare rather than common? Has it not been God's plan for us to be a people who strive to be kind to one another rather than violent?

When I think of *kindness* in the Sacred Scriptures, the imagery portrayed in the *Book of Psalms* comes to mind for there the *Kindness* of God's relationship with the Chosen People is underscored. The Chosen People go through many perils, at times turn their backs on God, and forget what God has accomplished for them in their history. But through Divine *Kindness*, God brings them back to a safe haven with God. As long as they follow in the ways of the covenant set before them, they experience the *Kindness* of God. Of course, this is not exclusive in the *Book of Psalms*. The entire Bible exhibits God's everlasting *Kindness* to every generation.

There are many types of Psalms – Psalms of thanksgiving, Psalms of lament, Psalms used in liturgical worship, wisdom Psalms, and royal Psalms. For the religiously professed and ordained of the Church who have promised and the laity who desire to pray the *Liturgy of the Hours*, the Psalms guide and inspire us daily. We read of and pray for Divine *Kindness*. Of all the Psalms, Psalm 23, the Psalm of the Good Shepherd, readily comes to mind when I envision God's *Kindness*. Why?

Members of a deceased person ask often for this Psalm to be sung for the responsorial between the first and second readings at the celebration of the funeral liturgy. It exudes in it a message of feelings, of comfort, of serenity and peace, and reveals the understanding of God's *Kindness* to which not only the Chosen People could relate but we too in this our day.

Psalm 23 is included in the second and fourth Sundays of Daytime Prayer in the *Liturgy of Hours* as a constant reminder that the Resurrected Shepherd in His *Kindness* will lead the People of God to springs of living water, new life in Baptism! Christ as the Good Shepherd is still an endearing picture who leads the flock to the Gates of the Kingdom. Many of us "city dwellers" are far from comprehending the true impact of a "flock of sheep" but I believe we "sheep" get the message of who the Shepherd is!

This imagery of Divine *Kindness* is declared during the liturgy of the Fourth Sunday of Easter each year as Jesus announces that He is the Good Shepherd. But He also tells us His Divine *Kindness* has an edge to it, that there are obligations of *Kindness* that He brings in this world that His sheep must follow if they truly desire the *Kindness* of the Kingdom. In the Gospel of John, He teaches: "I am the good shepherd, and I know mine and mine know me, just as the Father knows me and I know the Father; and I will lay down my life for the sheep. I have other sheep that do not belong to this fold. These also I must lead, and they will hear my voice, and there will be one flock, one shepherd. This is why the Father loves me, because I lay down my life in order to take it up again" (*John 10:14-18*).

Jesus endured the violence of this world when He was among us, ultimately the violence of the Cross. But that violence led to the glory of the Resurrection, the supreme gift of Divine *Kindness* to the all humanity. May we be a united people who proclaim Divine *Kindness* by the lives we live and in the words we speak. May we be one in the Lord Jesus by our kindness with one another. Then we may enter the Gates of the Kingdom that He prepared for us, the ultimate *Kindness* God promises us!

# Special Convention Announcements

■ **DELEGATE FORMS:** Forms have been sent to the branch secretary. Delegates should be staunch supporters of the association and its ideas. They should be active within their branches (attend meetings, contributed to the branch growth), have an understanding of the scope of the organization and be willing and able to travel to Baltimore, Maryland from October 8-13, 2011. **Completed forms must be returned to the Home Office by June 2, 2011.**

■ **DONATIONS:** The FCSLA will consider applications from those seeking donations for programs/projects that are in keeping with the . . .

## FIRST CATHOLIC SLOVAK LADIES ASSOCIATION VISION STATEMENT

- 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

Applications are available by calling the Home Office at 1-800-464-4642, Ext. 1034, or by visiting our website [www.fcsla.org](http://www.fcsla.org) and clicking on the link to the 2011 National Convention Page. **Completed applications must be in the Home Office by June 13, 2011.**

■ **BYLAW CHANGE:** Anyone wishing to submit a bylaw change for consideration must do so in writing to the attention of Mary Ann S. Johaneck, National President, 24950 Chagrin Blvd., Beachwood, Ohio 44122. All submissions must be signed, however if the submission is coming from a district or branch **it must be signed by all officers.** Deadline for submissions to be considered by the Bylaw Committee is **June 13, 2011.**

■ **CONVENTION BOOK:** The organization **will not** solicit ads for the convention book. The Board voted to forgo ads and instead publish a condensed book which will be paid in full by the Association.

■ **CANDIDATES FOR NATIONAL OFFICE:** As per the by-laws any delegate with the intent of aspiring for National Office at the convention and **knowing that they have suitable qualifications for said position** must obtain an intent form from National Secretary, Irene J. Drotleff, 24950 Chagrin Blvd., Beachwood, Ohio 44122. The completed form along with a brief resume and appropriate fee must be mailed to: Mary Ann S. Johaneck, National President, at the above address by **August 11, 2011.**

■ **GUESTS:** Please note that guests are allowed to attend the convention, but are responsible for all their expenses (travel, room, food). More information will be forthcoming.



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

## HOW TO SPRING CLEAN "GREEN"

Ah! Spring is just around the corner with warmer temperatures. How many of us still do spring cleaning? Many people still connect spring with cleaning and de-cluttering their homes. There are a few simple changes you can make in your cleaning project to improve the environment. Many companies have green/natural versions of cleaning products. You may consider using cloth rather than paper towels. Micro fiber products do a great job cleaning windows and surfaces, and can be washed and reused many times.

When de-cluttering a room make three piles:

- KEEP**     **DONATE**     **TOSS**

When donating an item, do not give away anything that is damaged or broken, just toss it. If you have not used an item or worn an article of clothing for several years, it is probably time for you to part with it. Ask yourself, do I need it? It would be better for you to donate it and have someone who needs it, use it, than having it sit around as clutter. You may also be helping someone who cannot afford to buy it new.

Care to share a green cleaning tip? Send us your green cleaning tip and you may win a special surprise. Please mail your response to Sue Ann at the Home Office or email: [sueann@fcsla.org](mailto:sueann@fcsla.org)



# The Members' Corner

It is exciting to see so many of our members interested in what is going on at the FCSLA! Your questions are appreciated. They show you really care about the society and where we are going. In these days of economic uncertainty, no one, and certainly no society, can be too careful! There are many pitfalls and many surprises. Who would have predicted that GM would file for bankruptcy? Risks need to be eliminated or reduced wherever possible. This brings me to our first question this month, a question that was sent in various forms by a number of members. It is an excellent question!



**Why has the Ohio Department of Insurance (ODI) urged our society to authorize the Members of the Board to name our managing officers? Why should they (ODI) care?**



It is all about risk — risk to the money that belongs to our members. The job of the ODI is to protect and regulate the business of insurance. The Department must satisfy itself that the members of a society that is domiciled in Ohio are protected from theft, fraud and incompetence, among other things. The work of the Department would be easy if they could achieve such a goal. If that were the case, the ODI would not have to come to the home offices of the societies every few years and carefully examine how they conduct their businesses.

Our officers are currently selected from a limited pool of candidates. They can only be selected from delegates to the convention and the number of delegates is restricted by the Bylaws. Many delegates attend the convention in order to participate in various FCSLA activities, which, of course, is fine. Some of the delegates

have no intention of seeking an office. That reduces the number of people available for the offices. Then, there are delegates who choose to be candidates for Board seats and/or for the Court of Appeals. We can only hope that there are delegates remaining who are qualified for the managing officers' positions and who want to run for them. If someone is elected who is not able to perform the duties of the position, there is little that can be done. We need to wait for another convention.

On the other hand, the method of choosing officers can be changed. The Board of Directors, which is elected by the convention delegates, could make a selection from the general membership, carefully interview the candidate as many times as would be necessary, monitor that individual's performance and end their service if it is not acceptable. Whether or not to replace the individual who is not able to do his/her job would be the Board's choice. There is direct accountability in that process and changes can be made when needed.



**How are other societies governed? What can we learn from the experience of other societies?**



Most other societies our size and larger, with one exception which I will deal with below, that have assets in excess of \$500,000,000 have adopted a process that gives the Board of Directors authority over the chief executive officer (the president, typically) and either directly or indirectly name other managing officers. The process promotes clear accountability and transparency.

The exception I referred to above is a society with a current structure similar to ours that, as this is being written, is in the process of changing its governance structure for a model that provides the Board of Directors with the authority to name the President and other officers. We may have the outcome by the time of our next issue. I will keep you posted.

Your questions and ideas are very welcome! Keep them coming! Let's keep our society strong for at least another hundred years! I look forward to hearing from you.

**Mary Ann S. Johanek**

Direct line: 216.468.1011

Email: [maryann@fcscla.org](mailto:maryann@fcscla.org) • Fax: 216.464.9260

**FROM JANUARY 1 THROUGH  
MARCH 31, 2011,**

**OLDER FCSLA ANNUITIES**

(issued prior to 2005)

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will earn a yield of 4.6025%.

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(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

## Sr. Branch 410

### Bake Sale Matching Funds Project

Sr. Branch 410 members held a bake sale at St. Francis of Assisi Parish to help raise funds for the church. The branch members took approximately 50 pre-orders of pies and rolls and had approximately 40 orders of baked goods bought the day of the sale. The bake sale raised \$1,370 which was donated to the church.



## Sr. Branch 623

### Split the Pot Raffle at the Julie Miller Benefit

Sr. Branch members from our new branch sold raffle tickets at a benefit for a local teacher who was diagnosed with cancer. The split the pot raffle raised \$594 and was donated to her personally to help pay for medical expenses.



## Branch W001

### Cookie Dough Sale

Branch members from Branch W001 helped St. Wenceslaus Faith Formation sell cookie dough for the youths that are going on the mission's trip to Guatemala. The sale took place after masses one weekend a month. Also, members and youths involved took orders from family and friends. The sale raised \$1,375. The profits from the sale will be divided among the 17 youths that are going to Guatemala on their mission's trip to help at the orphanage in June.



## Jr. Branch 67

### Cookie Sale

Branch members from Jr. Branch 67 held a Cookie Sale in Raritan, NJ, during the weekends of December 11 and 12, and also December 18 and 19, 2010. Students and parents baked dozens of their favorite cookies to make up assorted trays for the sale. The event raised \$597. Proceeds from the Cookie Sale were donated to the children's choir at the church to assist with the new piano purchase.



## Sr. Branch 35

### Pirohi Sale

Volunteers from Sr. Branch 35, assisted by members from St. Joseph Church, made 277 dozen Pirohy. The branch's Pirohi Sale was held at St. Joseph Church Hall in Raritan, NJ on December 12, 18 and 19, 2010. Volunteers made five different varieties to sell to Parish and community members. The event raised \$2,208. All proceeds were donated the church.

## The FCSLA Home Office Staff Adopts A Family For Christmas

The good will of our organization has helped a family of four. The Home Office staff in Beachwood raised over \$1,700 through employee contributions, a Board of Directors donation, local branch donations and raffles held throughout the year for the adopt-a-family program through the Salvation Army.

Promotions Coordinator Danielle Duke said she and another employee, Jessica Ita, decided to participate in the program because it showed the true meaning of Christmas spirit. She said the organization tries to do as many fundraisers as possible to help benefit people. She and Ita looked into a lot of different organizations and liked the idea of the Salvation Army adopt-a-family program because it would help people in need.



**Promotions Coordinator Danielle Duke, left sits with Jessica Ita, who works in the accounting department, as they wrapped gifts purchased for the family adopted by the FCSLA through the Salvation Army Program this past Christmas season.**

branches and raffle baskets were made for the different district meetings to raise money for the program. One of the baskets was focused on pizza making and another was created with

movies and candy as a "movie night" theme. Through the different raffle baskets and raffle tickets purchased at the meetings, a donation from the organizations Board of Directors, employee and branch contributions, the organization was able to raise the \$1,700 for the program.

Duke and Ita were told by the Salvation Army the family they were adopting had lost all of their belongings in a house fire. The women decided the best thing for the family would be to get them mattresses. They were able to have one queen mattress set donated by Sleep Source and three twin sets donated by Mattress Warehouse. The money raised was used to purchase new pillows, comforter and sheet sets, clothes, new winter coats, hats, gloves, scarves, toys and a \$100 Payless gift card for the family.

"It was great," Duke said. "Jessica and I went down and delivered the gifts. It was overwhelming to see all the gifts for the families. I don't know what I would do if I was in need and I needed all of this."

Duke said she spoke with an employee from the Salvation Army who told her the family was overwhelmed with joy when they saw all the gifts they had. "It made me feel really great because I am fortunate to have basic necessities and some people don't," she said. "It was great to provide for a family that doesn't have anything."

This is the third year the organization has participated in the Salvation Army program.

## Branch W130 Holiday Season Celebrated

The Christmas Party for Branch W130 of Clutier, IA, was held on Sunday, January 9, at the Clutier Catholic Social Center. The party was postponed from December 12 due to inclement weather.



**Seated, L-R: Gladys Neloka, Bev Colvin, Shirley and Fred Kubik. Standing: Barb Svoboda, Richard Linhart, David Svoboda, Paul Svoboda, and Warren Colvin.**

The 33 members in attendance were treated to a lunch of chili, maidrites, and bars. After lunch the annual meeting was held. The lodge again purchased boxes of Kleenex for area nursing home residents and members delivered them to the nursing homes before Christmas.

The election of officers was held. Outgoing President Gladys Nekola was recognized for serving a 10-year term as lodge president. The results from the election of officers is as follows: President: Paul Svoboda, Vice-President: Bev Colvin, Secretary: David Svoboda, Treasurer: Shirley Kubik, Trustees: Warren Colvin, Freddie Kubik, and Richard Linhart.

Members were treated to candy, peanuts, pop, and apples before heading for home.

### DONATION APPLICATION AVAILABLE

Please go to our Web site ([www.fcsla.org](http://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](mailto:Dorothy@fcsla.org).



### Join Hands Day

Has your district or branch considered sponsoring a Join Hands Day Project (JHD)? Join Hands Day is May 7, 2011. Need ideas or assistance with planning a project? There are many charitable projects your branch can sponsor or co-sponsor with another branch. Many of our branches and districts plan an annual JHD Project and we thank them and are proud of their participation. American Fraternal Alliance (formerly NFCA) has new Action Guide Books and brochures to assist you in planning your favorite fraternal project. If you would like a copy please contact the Home Office.

### Fraternalist of the Year 2011 & FCSLA Youth Recognition Award

Information will be sent for both of these awards to all Branch Secretaries in early March. Please consider nominating someone for each of these awards. We have many deserving members who generously give of their time and energy and would make awesome nominees for these awards.

### Calling All Youth

As the FCSLA continues to grow we need to hear positive ideas and suggestions from our membership especially our younger generation. Perhaps there is a program, contest or idea you would like us to consider implementing in the future. Email me at: [sueann@fcsla.org](mailto:sueann@fcsla.org) or phone 1-800-464-4642, Ext. 1051.



## 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.

## **Pennsylvania State Senator Michael A. O’Pake, Sr. Branch 75**

One of Pennsylvania’s best know civil servants, State Senator Michael A. O’Pake passed away on December 27, 2010 in Reading Hospital, where he had been recovering from complications suffered during heart bypass surgery on November 22, 2010. He was 70 and an active member of the First Catholic Slovak Ladies Association, most recently visiting with National and District Officers during an annual meeting of the Board of Director’s hosted in Reading, PA in June 2010.

At the time of his death, he represented the 11th District which included Reading and most of Berks County in the Pennsylvania Senate and was serving as Minority Whip.

A native of Reading, PA, Michael was born there on February 2, 1940, son of the late Michael E. and Anna M. Masler O’Pake. In addition to his parents, he was preceded in death by a brother, Patrick.

His maternal grandparents were from eastern Slovakia. Throughout his life, he was a strong advocate of promoting our rich Slovak heritage and faith traditions. In addition to the FCSLA, Senator O’Pake enjoyed membership in the Slovak Catholic Sokol, The First Catholic Slovak Union and actively promoted the work of the Slovak Catholic Federation and the Slovak League of America.

Senator O’Pake was the product of a Catholic education and his faith served as an enduring force throughout his life and professional career. He was class valedictorian and a 1957 graduate of Reading Central Catholic High School. He went on to graduate summa cum laude from St. Joseph University in Philadelphia in 1961 and earned his Juris Doctorate Degree from the University of Pennsylvania School of Law in 1964. He was a member of the Berks County Bar Association and was admitted to practice before the U.S. Supreme Court as well as state courts in Pennsylvania. He was awarded honorary doctorates from Albright College and Kutztown University. He served on the board of trustees of Alvernia College and St. Joseph’s University.

Senator O’Pake noted in November 2010, on being awarded the prestigious Shield of Loyola award from St. Joseph’s University, that his legislative career was guided by Jesuit precepts of service to others. “I hope tonight and tomorrow, when we all look back, we can answer this question in the affirmative”, he said, “Has my life made a difference for good in the lives of others?”

At the time of his death, he was the longest serving member in the Pennsylvania General Assembly. He served two terms in the State Assembly and was elected to the State Senate in 1972. He went on to be overwhelmingly re-elected to the State Senate nine times.

He was a celebrated and admired statesman and advocate of the poor who began his political path because he was inspired by the late President John F. Kennedy. As the first chairman of the Senate Aging and Youth Committee,



**State Senator Michael A. O’Pake**

Senator O’Pake wrote the Child Protective Services law in Pennsylvania to help victims of child abuse. He fought for legislation that created the Department of Aging with Offices of Aging in all 67 Pennsylvania counties to serve senior citizens and supported property tax and rent rebates and prescription assistance for the elderly. He was leading advocate for the state’s landmark Children’s Health Insurance Program (CHIP). His presence at so many civic, cultural and religious activities was legendary and people often thought he must have a twin!

Senator O’Pake was a strong advocate for and friend of the fraternal benefit system. On numerous occasions, he hosted gatherings of Pennsylvania fraternal leaders in Harrisburg. He so beautifully mirrored our fraternal way of life and was of particular pride to Slovak fraternalism.

A Mass of Christian burial was celebrated on January 3, 2011 at noon in St. Margaret’s Church in Reading, PA. Principal celebrant of the funeral liturgy was the Most Reverend Francis B. Schulte, retired Archbishop of New Orleans. Concelebrants included the Most Reverend John O. Bares, Bishop of Allentown; the Most Reverend Edward P. Cullen, retired Bishop of Allentown; the Most Reverend Robert P. Maginnis, retired Auxiliary Bishop of Philadelphia; the Reverend Timothy R. Lannon, S.J, president of St. Joseph’s University, along with other priest concelebrants including pastor of St. Margaret’s Parish, The Reverend John M. Gibbons. Father Gibbons offered the homily while Archbishop Francis B. Schulte offered the eulogy at the conclusion of the liturgy followed by remarks from Bishop John O. Bares.

May our fellow fraternalist and friend Michael now rest in everlasting peace.

*(National Trustee Cynthia Maleski and National Editor Carolyn Bazik attended the viewing and funeral on behalf of the FCSLA).*



**National and District Officers and Guests with State Senator Michael A. O’Pake (Sr. Branch 75) who was kind enough to stop by the Stirling to welcome our fraternal visitors to Reading, PA last summer.**

# Indiana Jr. Branch 58 Hosts Annual Christmas Gathering

On Saturday, December 11, 2010, Jr. Branch 58 officers along with Sr. Branch 81 officers set up the Founders Room at St. John the Baptist Catholic Parochial Center in hopes that St. Nick and our junior members would be there!

The members started arriving about 11:30 a.m. Annette Markovich and Becky Coleman had set up a table for making ornaments. The children all made two ornaments to take home and hang on their Christmas tree. Lauren Markovich, a loyal member who always attended our junior parties, now a new senior member, helped with our young members. The children played games like hot potato and drop the candy canes in the bottle. Lunch was served about noon with ice cream Christmas trees and cookies for dessert.

Michael Markovich delighted the crowd by playing a few tunes on his trumpet. The children made Santa a milk bottle full of goodies and a card. Dorothy Hoover led the children in singing Christmas Carols, Santa heard this and arrived ringing his bell. All of the members received gifts and goodies — a wonderful



**L-R: Debbie Sabol (Secretary of Branch 81), and Florence Hovanec (President of Branch 81 and Jr. Branch 58).**

time was had by all.

A big thank you to Carol Vargo and Marilyn Tomko who helped prepare the food, serve, and set up for the party



**Brianna and Julianna Scivinsky and their mother Carol.**

at St. John the Baptist Parochial Center. They are both members of Sr. Branch 81, and helped make these parties so nice!

As a side note, Brianna Scivinsky, turning 16 in 2011, enjoyed her last Christmas Party as a junior member of Branch 58.



**The Noojins' making ornaments.**



**The Tolin Ladies — Lauren Markovich helping make ornaments with Olivia Tolin, Grace Coleman and Athena Coleman.**



## Branch 77 of McKeesport Holds Annual Christmas Party

Branch 77 of McKeesport, PA held its annual Christmas Party/meeting on Sunday, December 5, 2010 at the Palisades in McKeesport. Prior to the meeting, members enjoyed hors d'oeuvres.

President Jerry Holmes called the meeting to order and opened with a prayer. Following roll call, the minutes of the previous meeting were read and approved. The financial report was given by Virginia Holmes and approved. The social committee report was given by Carol Yurechko and Marian Greenland lit the memorial candle.

The election was held and the current officers were re-elected as follows: President — Jerry Holmes; Vice President — Irene Fedor; Treasurer — Virginia Holmes; Financial Secretary — Marian Greenland; Recording Secretary/Jr. Secretary — Judy Fedor; Auditor — Carol Yurechko; Auditor — Audrey Podlesny. Sister Irene Benyak led the prayer before meals.

A delicious dinner was served and entertainment was provided by the International Gypsy, George Batyi, who played a variety of songs, including our favorite Slovak tunes.

# Branch W033 Holds Annual Christmas Party

Branch W033 of Spillville, IA held our Annual Christmas Party and Meeting on Sunday, December 5, 2010 with 55 adults and 21 children attending.

After a delicious pot luck dinner with meat, breads and beverages provided by our branch, we held our meeting.

Old and new business was discussed, but we especially wanted to thank everyone that made this special year of our St. Wenceslaus Church's 150th Anniversary Celebration a success. We were truly blessed with beautiful weather all three days. Church, community and organizations really pulled together and had something for everyone, no matter the age. God Bless you all! We were also honored to have FCCLA National Officers, President Mary Ann Johaneck and Secretary Irene Drotleff in attendance.

During the meeting the children went into the lunchroom with adult members Jenae Kuevnen and Jeanne Hageman to make Christmas crafts to take home.

When Santa Claus arrived he passed out bags with an apple, candy and peanuts in each to everyone there, visiting especially with the children.

Before Santa headed back to the North Pole, he gave out scholarships from our branch to Cole Schmitt, a 7th grader at CFS Elementary and Gracie Schmitt, a 4th grader at CFS Elementary for \$100 each. The school is in Spillville, IA. Scholarship winners that were not able to attend and were sent checks for \$100 each were Matthew Helmkamp, an 8th grader at Regis Middle School in Cedar Rapids, and Mitchell Helmkamp, a 3rd grader at St. Pius X also in Cedar Rapids, IA. Checks for \$250 each were sent to Alexander Schmitt, attending Loras College and Amber Schmitt, attending Iowa State. The winners were all acknowledged and congratulated!

The Christmas Party was a celebration of another successful year for Branch W033. Calendars for the 2011 branch activities will be mailed at the end of January. Call Branch Secretary Rebecca Kuhn at 563-534-7458 to request a calendar if you want one and do not receive it.



Children with Santa showing crafts they made at the party.

## Scholarship Winners



Cole Schmitt



Gracie Schmitt



Matthew Helmkamp



Mitchel Helmkamp



Alexander Schmitt



People in attendance at the Christmas Party.



Officers Becky Kuhn, Dan Silhacek and Alice Klimesh organizing the pot luck dinner.

## Branch W018 Christmas Party in Unique Venue

The Strategic Air and Space Museum in Ashland, NE was the setting for the Annual Youth Member Christmas Party of Branch W018. The party has been a tradition for over 70 years. Young members, their parents, and grandparents got to tour the museum where U.S. military aircraft can be viewed.

Guests were invited to bring a new toy for the Toys for Tots program. A catered luncheon followed a visit from Santa Claus who arrived to the singing of "Santa Claus is Coming to Town." The day certainly made the cold December day warmer.

Representatives of the U.S. Marines were on hand to pick-up the donated toys and a check from the branch.



Toys for Tots representatives attending the Christmas gathering.



Ashley Laux went over her wish list with the Jolly One.



Mr. Claus also encouraged family gifting consultations.

## CHRISTMAS CARDS . . . GALORE!

As Christmas approached, Officers of Jr. Branch 192, Youngstown, OH, pondered over what Christmas gift would be inclusive of all of their 252 members living in 22 states. The Christmas Party they held annually was attended by 60 members, about one-fourth of their membership. It was decided to send every member a Christmas card containing a \$5 bill as a special gift. Bernadette Demechko, Jr. Branch 192 Financial Secretary, purchased the cards and with the help of her granddaughters, Sydney and Reggi Demechko, affixed the address labels and postage stamps on the cards. She also wrote a personal note in each card. Then Jr. Branch 192 Treasurer, Melainie Leonard, and her children, Jeff and Theresa Leonard, Sr. Branch 161, inserted the money into the cards and sealed them and sent them off across the country.

Thanks you notes received included remarks such as, "how nice it was to be remembered though we live in . . . California, Arizona, Florida, New Jersey, etc.)"

The cost of the activity including cards, labels, money and stamps was \$1,440, but worth every penny for the good will and fraternalism that resulted.



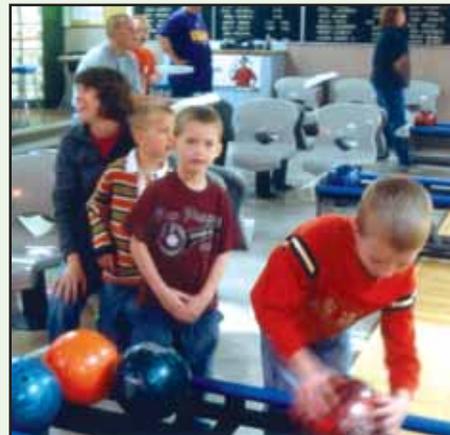
Theresa and Jeff Leonard, Sr. Branch 161 members, helping out the junior branch with its Christmas Card mailing.



Reggi and Sydney Demechko, Jr. Branch 192 members assist Grandma, Bernadette Demechko, in mailing cards to Jr. Branch 192/252 members.

## Branch W001 Hosts Bowling Party

Branch W001, New Prague, MN hosted a bowling party on Sunday, November 21 at 1 p.m. for its members at the Strike Force Bowl. The branch paid for 3 games of bowling and provided pizza and pop for all in attendance.



## BRANCH 81 CELEBRATES THE HOLIDAY SEASON

The FCSLA Sr. Branch 81 in Whiting, IN celebrated the Christmas holiday on December 8, 2010. Members entered the beautifully decorated Mural Room of St. John the Baptist School. They brought gifts of non-perishable food and monetary donations. All food and donations were taken to the Whiting Food Pantry. Thank you to everyone for their abundant gifts to those in need!

The celebration began with a prayer, lead by Fr. John Kalicky, the pastor of St. John. A traditional turkey dinner with all the trimmings was served, followed by apple blossoms and ice cream. The meal received rave reviews from the guests! Afterwards, the St. John Children's Choir delighted the audience with Christmas carols.

Branch President Florence Hovanec gave an overview of our financial report. St. John the Baptist Church received two special gifts at the luncheon. Pastor, Fr.

John Kalicky was presented with a \$25,000 check from Sr. Branch 81 and a \$1,000 check from Jr. Branch 58. He was extremely appreciative of the support from our wonderful organizations.

The Home Office sent gifts for everyone. Dorothy Hoover and Marjorie Strjbak made festive sleigh centerpieces as prizes for each table. Door prizes, donated by branch officers and a 50/50 raffle completed the party.

Our sincere thanks are extended to everyone who worked so hard to make our Christmas party a memorable celebration. Members were able to renew friendships and everyone left filled with the true meaning of Christmas.



Members Berdie Chiluski, Grace Simaga, Branch President Florence Hovanec.



Members Florence Gresko and daughter Kathy Gresko.



Members Adolph and Eleanor Biel.



Members Bob and Mary Markovich.



Father Leon Flaherty with member.



Members Greg and Cheryl Rosen.



Members Annette Markovich, auditor; Cookie Tolin, Susan Kwasman, Helen Markovich.



President Florence Hovanec, Father John Kalicky, Treasurer Margaret Abildua.



Members John and Mary Danko.



Members Rose Lubek, Marge Dewey, Donna Pesenko.



Members Ann Sally, Barnara Kruczek, Marian and Marcia Krull.



Members Rose Matalik, Therese Bobos, Mary Rokoz, Helen Samek.

# INDIANA SR. BRANCH 409 HOLIDAY PARTY A SUCCESS!

On December 11, 2010, Sr. Branch 409 welcomed members to their Annual Christmas Party. The festivities took place at Our Lady of Consolation Parish Hall in Merrillville, IN, and included special guest members of Jr. Branch 317.

Attendees were greeted by officers of Branch 409, Agnes Chervenak, President; Jeanette Bramer, Treasurer; Mathilda Hogan, Auditor and Branch 409 Good Guy and Director of the Indiana Fraternal Congress, Andrew Sacek. Kath-

leen Chervenak directed the children in a variety of Christmas Craft projects.

Members and guests were treated to delicious pizza, fruit/veggie platters, homemade nut rolls, cookies, chips, punch and soda, not to mention the delicious strawberry cake and hot coffee.

Of course the main event of

the afternoon was a visit from Santa, (Mike DeRolf), who distributed gifts of wide variety including: Games, Star Wars Figure, puzzles, storybook paper dolls, and other age appropriate gifts.

Gifts received from the Home Office were given to members and guests attending the festivities.



Brynne and Ava Widiger working on a puzzle.



Newest Branch member of Jr. Branch 317 Sophia Rose Wagner.



Jr. Branch 317 members working on manger puzzle.



Junior Branch members greeting Santa.



Ginny Wagner helping Rosemary Yurechko with puzzle.



Sr. Branch 409 and Jr. Branch 317 members and guests.



Branch 409 officers: Agnes Chervenak, Andrew Sacer, Jeanette Bramer, Mathilda Hogan, Santa (Mike DeRolf) and Jr. Branch 317 members.

## 50-Year Membership Recognized

FCSLA Branch 172 presented Mary T. Sepela with a \$25 award for reaching 50 years of membership with the organization. She also received an award from the Home Office for \$75. Branch 172 is proud to have Mary as a long-standing member.

Celebrating this milestone at the North End Slovak Citizens Club at Christmastime are Branch 172 officers, from left, Martha Iskra, Treasurer; Mary T. Sepela, Magdalen I. Iskra, President; Barbara Ceklosky, Jr. Branch 362 Treasurer.



## Annual Meeting and Christmas Luncheon Held

On December 11, 2010, members of Sr. Branch 376 in Milwaukee, WI held their annual meeting and Christmas Luncheon at Klemmer's Banquet Center. Members honored their 50-Year members, Josephine Anderson and Debra Ann Ringle, as well as their recently deceased members Sr. Valerie Rajnicek, Mary Prekop, Lucille Bakos, and Thomas Minorik, by saying prayers for them. Donations were voted on, Join Hands Day was discussed, and election of officers was held. Santa visited and led members in Christmas songs.

We all must have been good this year, because everyone left with sausage from Usinger's and gifts from the Home Office.

Meetings for 2011 will be April 9, September 17, and December 10. We hope all members of the FCCLA have a happy, healthy New Year!



## Celebrates 50th Golden Anniversary

James and Barbara Sekerak of Brook Park, OH celebrated their 50th wedding anniversary November 12, 2010. James and Barbara were married in 1960 at Nativity BVM Catholic Church in Cleveland, OH by Fr. Stephen Radecky. To commemorate this momentous event, James and Barbara renewed their vows November 13, 2010 at the 4 p.m. Mass celebrated by Fr. William Smith, parochial vicar at St. John Bosco Catholic Church in Parma Heights, OH where they are parishioners. Also in attendance was concelebrant Fr. Jerome Lajack, former pastor of St. Wendelin's Parish and FCCLA member.



The anniversary weekend of events began on their actual anniversary date, November 12 with a present by their children as a trip down memory lane to visit the church where they were married, including a visit to the actual altar refurbished and now located at All Saints Cemetery, Northfield, OH in the Nativity of the Blessed Virgin Mary Mausoleum.

Following their renewal of vows, James and Barbara hosted a party for family and friends at the St. John Bosco Bell Tower reception hall. Among the well-wishers in attendance were many FCCLA members, including members of the FCCLA National Office and Board of Directors. Ralph Szubski from Sr. Branch 618 and his band provided the music entertainment.

The couple has been blessed with three sons, James Raymond Jr., Gerard Joseph and Edward Michael and one daughter, Terese Michelle. They are all members of Sr. Branch 141 along with their parents.

The Sekeraks have seven grandchildren, Andrew and Jacob Sekerak (Gerard); Evan, Autumn, and Jozef (Edward); and Sean and Cailin (Terese), all of whom are Jr. Branch 14 members.

James and Barbara are currently Eucharistic Ministers of Communion at St. John Bosco Catholic Church. Barbara is currently serving as FCCLA Board of Directors National Auditor, FCCLA Okres Anna Hurban Financial Officer and FCCLA Sr. Branch 141 Financial Officer.

James and Barbara are the fourth in their families to celebrate 50 years of marriage and just one of many couples from James'/Barbara's side of the family who were married at Nativity BVM Catholic Church.



## BRANCH 161 HOLDS VILIJA DINNER IN YOUNGSTOWN

Members of Sr. Branch 161, Youngstown, OH, were guests of their branch at the Vilija Dinner held at Saint Matthias Parish Hall, December 12, 2010. The dinner is held annually by the American Slovak Cultural Association (ASCA). President of the ASCA, and Auditor of Sr. Branch 161, Loretta Ekoniak, introduced the guests who included: Most Reverend George V. Murry, S.J., Bishop of Youngstown; Vicar General, Reverend Monsignor Robert J. Siffrin; Reverend Nicholas Mancini, Pastor Saints Cyril & Methodius Slovak Church; and Reverend George Franko, retired, Chaplain of the ASCA.

The traditional Vilija meal was served which consisted of mushroom soup (with a dash of sauerkraut juice to symbolize the hardship of life), pirohi, fish, bobalky (cooked balls of dough smothered in honey and poppy seed), peas, bread, an apple, wine, and nut and poppy seed kolache.

Bernie Demechko, Secretary of Youngstown-Spisaska Nova Ves Sister Cities Group (YSC) and Financial Secretary of Sr. Branch 161 and Jr. Branch 192 spoke about YSC's involvement with the International Rotary Exchange Program which sponsors high school seniors to study in Slovakia, and from that country, students who attend local high schools. Since 1995 when



**Bernie Demechko addresses the group. Dr. William Begalla, Chair of the Slovak College Scholarship Committee looks on at right.**

the program was initiated, twenty-five students have been recipients of financial aid from the two groups. She mentioned YSC's current project which is fund raising for a sump pump for the Volunteer Fire Department on Nova Ves. The current pumper truck is outdated and was unable to work effectively this past spring when the Hornad River overflowed its banks, flooding farm lands in Spis County, and causing immense damage to basements of homes, churches and public buildings in Nova Ves. The money raised will be hand delivered to Nova Ves Mayor, Jan Volny, when Jim and Kay Bench, lead YSC's 14th tour to Slovakia on July 4-18.

A main feature of the Vilija Dinner is the presentation of two \$1,000 college scholarships to students of Slovak descent who have worked in perpetuating Slovak heritage. Doctor William Begalla, D.D.S., has chaired this Scholarship Program from its inception. The Doctor annually obtains over 50 gift baskets which are raffled through an auction at dinner. Some of the gifts in the auction included Slovak etched crystal; a basket of Slovak items which included straw dolls; wood carvings; Modra pottery; cassettes of Slovak folk music, etc. A special item was the First Catholic Slovak Ladies Association cookbook which went for a bid of \$30. This year's scholarship recipients were Kurt Lesnansky and Lauren DeLuca. Kurt was present and spoke about his studies at Youngstown State University. Lauren was unable to attend the event because of activities scheduled at John Carroll University where she is studying. Her mother Virginia DeLuca, President of Sr. Branch 161, addressed the group on her behalf. Both students are members of Branch Sr. Branch 161.

Throughout the dinner and afterwards, the 250 people present enjoyed singing Slovak carols and folk music provided by John Lapinski and his Polka Band.

Although the Vilija Dinner was a "special treat" to Sr. Branch 161 members who support the Branch by attending meetings, special Slovak Masses, wakes, etc., it turned out to be a very special event since the scholarship winners have both been active in the branch throughout their teen years. It was a win-win situation – perpetuating Slovak heritage and showing appreciation to members for their continued involvement in Branch activities.



**Members of the Kust, Christopher, Yurco, Clausen and Hruska families enjoy the Slovak music.**



**The Hamrock, DeLuca, Fabiny and Jason family members were present as Lauren DeLuca was a recipient of one of the Slovak Scholarships.**



**Branch 161 members of the Demechko, Bacon, Leonard and Chizmar families.**

### — SAVE THE DATE —

- **Sunday, July 11, 2011** — Gary, Indiana **DIOCESAN SLOVAK DAY** will be held at the Salvatorian Fathers in Merrillville, Indiana — more details to follow.
- **Tuesday, July 26, 2011** — **ST. ANN'S DAY** celebration will be held for FCSLA Districts Helen Kocan, Indiana; Louise Yash, Milwaukee and Anna Hurban Chicago at St. John's Church in St. John, IN — more details to follow.

## St. Ann's Lodge Holds Annual Christmas Dinner

St. Ann's Lodge Branch 114, Lorain, OH held its annual Christmas Dinner on Sunday, December 19, 2010 at 1:00 p.m. at the American Slovak Club in Lorain, OH.

President Bernadette Robertson welcomed the members and a meeting was held. Officers were installed for the upcoming year by Marie Schweinberg.

A delicious dinner was served and members were entertained by Karen Brady and Michelle Mager, both members of Branch 114.

Santa Claus made an appearance and a great time was had by all!



Marie Schweinberg installs the 2011 officers of Branch 114.



St. Ann's Lodge Branch 114 Christmas Party.



Santa arrived at the St. Ann Lodge Branch 114 Christmas Party in Lorain, OH all the way from the North Pole.



Karen Brady & Michele Mager (elf) enjoyed providing the entertainment for the Branch Christmas Party.

## NEBRASKA STATE OFFICERS HOST CHRISTMAS PARTY

The Nebraska State Officers of the FCSLA hosted their annual Christmas Party on December 6, 2010 at St. John's Social Hall in Prague. The Hall was decorated in the Christmas spirit.

The evening began with a social hour, followed by a delicious dinner. Entertainment for the evening was provided by the "Howells Harmonizers" of Howells.

President Sobota introduced the state officers and their spouses. He also congratulated all the agents and recommenders for a fantastic job of selling well above the Nebraska quota!

After the entertainment four special door prizes from the Ohio Office and poinsettia plants were given out as door prizes. Christmas gift exchange was held before everyone returned for home.



Gentleman survey the "Bring A Gift/Take A Gift" Table.



Howells Harmonizers brought seasonal songs and plenty of laughs!



St. Isidore District Secretary Alice Maresh (center) and volunteers work on the door prize list.

## Branches 115 and 32 Hosts Christmas Party for Members

On Saturday, December 11, 2010, Jr. Branch 115 of Clairton and Jr. Branch 32 of McKeesport hosted a Christmas party for their members. The party was held at the Visitor's Center at Round Hill Park in Elizabeth, PA. Santa was in attendance with his talented helper, Carmella. They did face painting, created balloon animals, and captivated their audience, young and young at heart, with magic tricks and games.

A luncheon of hot dogs, chicken fingers, french fries, kielbasa and sauerkraut and cookies, prepared by Monica and Jerry LaFrankie and Beth Konick, Clairton's Sr. Branch officers, was served. Along with Clairton's Sr. Branch officers, McKeesport's Virginia Holmes, Irene Fedor, Marion Greenland, Audrey Podlesny, and Carol Yurechko were in attendance and assisted Santa with the distribution of gifts.

All of the junior members received a Christmas bag created by Irene Fedor filled with goodies and the favors that were provided by the Home Office. Each child received a \$5.00 bill after sitting with Santa and confiding his or her Christmas wishes.

All of the kids (and adults) had a great time and we're looking forward to next year.



Zachary Tapocik tells Santa what he would like to see under the tree on Christmas morning.



Branch 115 newest member, Blake Stover, dozes comfortably in Santa's lap as big sister Emma and cousin Jack Konick pose with Santa.



Santa and Carmella entertain the crowd of junior branch members and guests.

## Attends 39th Annual President's Dinner at King's College

At the invitation of the President of King's College, The Reverend Thomas J. O'Hara, C.S.C., Ph.D., of the Congregation of Holy Cross Fathers and Brothers, in Wilkes-Barre, PA, the First Catholic Slovak Ladies Association, a loyal supporter of the College, was represented at the 39th Annual President's Dinner. Each



Reverend O'Hara (right) with officers of the Magdalen I. Iskra District, Magdalen Iskra, President, and Regina Molitoris, First Vice-President.

year the College celebrates its many successes of their students and toast to the bright future of King's College.



L-R: Martha Iskra, treasurer; Regina Molitoris, Magdalen Iskra, and Janice Kivlen, secretary to King's College Vice-President for Institutional Advancement and member of Branch 172.

## Elizabeth Goldman Graduates from UCF

Elizabeth Theresa Marie Goldman (Branch 172) graduated from the University of Central Florida in Orlando in December with a Bachelor of Science degree in Criminal Justice with a minor in psychology and a certificate in Criminal Profiling.

In her freshman summer she interned with the Institute of Police Technology and Management at the University of North Florida, Jacksonville, FL and in her senior year she interned with Covenant House in Orlando, which assists homeless teens. She also studied abroad and received a Certificate of Achievement from the Volgograd Academy of the Ministry of Interior of Russia.

Elizabeth was a 2007 recipient of an FCSLA scholarship and is currently employed by the law firm of Rubin & Debski, PA. She is the daughter of Eileen (Branch 172) and Michael Goldman and granddaughter of Marie Brennan (Branch 172).



## BRANCH 81 HOLDS LUNCHEON AND MASS

The officers of Branch 81, Whiting, IN, held its 8th Annual Fall Luncheon and Mass on Sunday, October 31, 2010. Mass began at 11:00 a.m. at St. John the Baptist Catholic Church with Father Kalicky as Celebrant. Some of the Branch 81 officers participated by taking up the offertory gifts. Immediately after mass the members retired to the St. John Panel Room for the luncheon. About 100 members and guests had a chance to visit with old friends over hors d'oeuvres and punch.

President Florence Hovanec welcomed all and started off the festivities. Father Kalicky gave the invocation and lunch was served. Chicken, holupki, salad, bread, potatoes and Italian green beans were enjoyed by all. A brownie sundae was served as dessert to top off a great lunch.

A great turn out by so many members made this 8th Annual Fall Luncheon so much fun — this will definitely be a memorable one! Thank you to all who attended and we hope to see you next year at the 9th Annual Luncheon.



Gresco family



Biel family



The Hovanecs' and good friend National Vice President Rosemary Mlinarich.



The Markovich and Tolin families



L-R: Anthony Abildua, Father Leon, Father John Kalicky.



President Florence Hovanec (seated) checks in Annette Markovich (Auditor).



Markovich family

## IOTH CONSULAR TOUR TO SLOVAKIA

Joe Senko, the Slovak Honorary Consul and his wife, Albina, have arranged their 10th tour to Slovakia including a visit to Vienna. The 14-day trip will begin on July 31, and return to the USA on August 13. It will include visits to Bratislava, Piestany, Martin, Tatras, Presov, Kosice and other historical sites. The activities will include two wine tours, a wedding performance, rafting, visit of a cave, sightseeing, castles and shopping.

The tour includes top hotels, breakfast and dinner each day, all admission fees, air-conditioned bus and English speaking guide. It does not include tips and insurance. The total cost per person (double occupancy) from Pittsburgh is \$3,450. For a copy of the daily itinerary, contact Joe Senko at (412) 531-2990 or [jsenko@aol.com](mailto:jsenko@aol.com), or Manor Oak Suite 500, 1910 Cochran Road, Pittsburgh, PA 15220.



# IN MEMORIAM

## **DR. EDWARD KESHOCK** **Branch ZJ0**



Dr. Edward Keshock, 75, passed December 9, 2010 at Marymount Hospital in Cleveland, OH.

He was born March 2, 1935 in Campbell, OH, to the late Michael and

Sophia (Backus) Keshock, he is survived by his loving wife of 51 years, Mrs. Mary Jo (McKulka); his three children, Kathleen Keshock, Michael Keshock (Susan Leitner), Carolyn (Luiz Antonio) Franco; three grandchildren, Jessica Burks, Sophia Franco and Claudini Franco; siblings Robert (Katherine) Keshock, Mary Louise Keshock, Sr. Mary Rita Keshock, John (Katherine) Keshock, Charles (JoAnn) Keshock and the late Alice Kusmack; brothers-in-law Frank (Pam) McKulka and Michael (Reiner Meurer) McKulka; and many dear nieces and nephews. Edward was the Mechanical Engineering Department Chairperson at Cleveland State University and the Honorary Consul of the Slovak Republic for the State of Ohio. The family asks in lieu of flowers that donations may be made for the care of the Senior Sisters of St. Basil the Great, Mt. St. Macrina, 500 W. Main St., Uniontown, PA 15401 or to the St. Joseph's Outreach to the Homeless Program, c/o St. Joseph Byzantine Catholic Church, 8111 Brecksville Rd., Brecksville, OH 44141.

## **MARY KAY GLOGOVSKY** **Branch 273**

Mary Kay Glogovsky, former long-time resident of Lake Zurich, IL passed away December 2, 2010, surrounded by her family at the Hospice of Northeastern Illinois, Barrington, IL.

Mary Kay was born August 1, 1940 to Elizabeth (Lentine) and Michael Gont, Waukegan, IL. She attended Holy Family Grade School and North

Chicago High School. During her high school years, she met the love of her life, Jim Glogovsky. They were married 51 years and had four daughters. Margie (Tom) O'Neill, Karan Miller, Jamie (Fred) Hoefft, and Nancy Glogovsky.

Mary Kay worked in the Waukegan and Lake Zurich school districts, while Jim enjoyed a 20 year career with the Lake Zurich Police Department, retiring as Chief of Police. Mary Kay was also a Minister of Care and volunteer chaplain, having attended the Saint Mary of the Lake Seminary, Mundelein, IL. In retirement she and Jim spent their winters in the Cocoa Beach, FL area.

She adored her grandchildren, James Hoefft, Kathy and Nancy O'Neill, and Jordan and Nicholas Miller and was their greatest "cheerleader." Mary Kay was a proud member of the First Catholic Slovak Ladies Association, being first introduced many years ago by her late mother-in-law, Pauline (Stephen) Glogovsky. Her grandchildren continue the tradition.

## **DEBORAH ANN CONLON** **Branch W092**

Deborah Ann Conlon, 57, of Grandforks, ND formally of Lankin, ND passed away on Monday November 8, 2010 at her home in Grandforks.

Deborah Ann (Soukup) was born September 11, 1953 in Park River, ND daughter of John and Betty (Votour) Soukup. She grew up and attended schools in Lankin, graduating from Lankin High School. She later graduated from the East Grandforks Technical College. Following her education she worked at the Grafton Development Center and the Riverview Hospital in Crookston, MN.

She was united in marriage to Randy Conlon in June of 1976.

Deborah loved spending time with her grandchildren. Her grandson and Deborah called each other "best friends."

She loved doing needle point, caring

for her flowers, camping with her children, and her favorite "Minnesota Twins." She lived in Seattle, WA for a few years and while living there she loved to take walks on Alki Beach.

She is survived by her parents, John and Betty Soukup, Lankin, ND, brother Jeff Soukup, Fargo, ND; her children, a son J.J. Conlon, Crookston, daughter Christy (Jason) Mallon, Grandforks, ND; two grandsons Quintin and Jace; several aunts, uncles, nieces and nephews. She was preceded in death by an infant brother John David Soukup.

## **ELEANOR J. LEHMAN** **Branch S149**

Our Mother Eleanor J. (Duris) Lehman, 84, of Canton, OH passed away on April 30, 2009.

Eleanor was born on August 5, 1924 in Brighton, MI to her parents the late Francis and Katrin Duris. She was married to the late Lester L. Lehman in Toledo, OH. He passed away on January 2, 1966. Eleanor was a retired waitress and a member of St. Anthony Catholic Church in Canton, OH.

Eleanor received great joy by spending time with her four children, six grandchildren and five great-grandchildren.

She loved visiting with family, friends, going out to eat, playing cards, cooking and baking. When her children were growing up she spent time camping in Canada and the summers at a cottage on Lake Erie in Sandusky, OH.

She is survived by daughters, Marlene and Roger Sell of Clinton, OH and Darlene Lehman and Christopher Shirley of Pelzer, SC; sons, Larry and Eileen Lehman of Silverdale, WA and Robert and Rosemary Lehman of Canton, OH; grandchildren, Tracy and Craig Webb, Larry and Holly Lehman, Lester and Missy Lehman, Dan and Teresa Lehman. Paul and Scott Sell; great-grandchildren, Adia, Fisher, Tobias, Luke and Lexi Lehman.

She will be greatly missed by her

family and friends. She was laid to rest next to her husband at Calvery Cemetery in Toledo, OH.

We love you and miss you Mom and Dad, and now that you are together rest in peace.

### **ALVERA ALICE FORMANEK** **Branch W051**

Alvera Alice Formanek passed away November 3, 2010. Alvera was the daughter of Joseph and Ella (Kallis) Nowak and was born November 29, 1934 at Wells, MN.

She attended school at St. Casimir in Wells until the eighth grade and graduated from Wells High School in 1952. She continued her education at Naeve Hospital in Albert Lea and became a registered nurse working at a hospital in Mankato.

On June 23, 1959 she was married to Robert Formanek at St. Casimir Catholic Church in Wells, MN. They farmed and raised their family south of Duncan.

Alvera worked as a nurse at the Kanawha Community Home, Hancock County Memorial Hospital and the Westview Care Center in Britt. She then worked as a cook at Duncan Heights where she retired from after eighteen years of employment. She enjoyed gardening, cooking, baking and spending time with her family.

She was a member of St. Wenceslaus Catholic Church, Rosary Society and FCSLA Branch W051.

Alvera is survived by her four children, Linda (Dean) Brooks of Brit, Carol (Dirk) Bruns of Mason City, Tom (Brenda) Formanek of Britt and Robert Formanek, Jr. of Ankeny; eleven grandchildren, Kathleen Brooks (fiancé, Doug Hood), and Megan and Brittany Brooks, Adam, Leah and Andrew Bruns, Sara, Laura and Brett Formanek and Trevor and Jourdon Formanek; a sister, Elaine Buzicky of Britt; her mother-in-law, Elsie Formanek of Garner; three sisters-in-law, Blanche Chizek, Marge (Tom) Ryerson and Marlene (Craig)

Leerar; and many nieces and nephews.

She was preceded in death by her husband, Bob (February 10, 2007); her parents; three brothers, Raymond, Jake and Ambrose Nowak; and a sister, Jane Schultz.

### **TIMOTHY J. O'BRIEN** **Branch W001**

Timothy J. O'Brien, 51, of New Prague, MN died December 25, 2010, at Abbott Northwestern Hospital in Minneapolis, MN.

Tim was born in New Prague on May 27, 1959. He attended the local schools. He married Linda Meyer on May 26, 1988. He worked for Harvester, Station Attendant and U.S. Steel.

Tim loved the outdoors, camping, hunting, fishing, gardening, mushroom picking and walking the fields searching for arrowheads on his Grandpa's farm. He was a great trivia buff.

Survivors include his wife, daughter Jennifer Flicek, two grandchildren, Kailey and Blake Flicek, parents Ray and Pauline (Lexa) O'Brien and sister Mary O'Brien.

### **CLARENCE E. HEJNA** **Branch W093**

Clarence E. Hejna, 68, of Tabor, SD died October 19, 2010 at Avera Sacred Heart Hospital, Yankton, SD.

Clarence was born on July 13, 1942, to Emil and Helen (Kralicek) Hejna, on the family farm near Janousek, SD.

He attended grade school at the Peterka District #46 for four years and at the St. Wenceslaus Catholic School in Tabor for four years. He graduated from the Tabor High School in 1961.

He lived most of his life on the family farm and moved to Tabor in 1993.

He was a lifelong member of St. Wenceslaus Catholic Church, and the FCSLA. He worked at Gurneys in the late 1960's and then started to work on the Platte Line Railroad. After the line discontinued, he worked for various railroads in the Midwest as a Rail Maintenance Worker. He enjoyed the

farm and spending time with his nieces and nephews especially during harvest when it was time to shock and thresh grain.

He is survived by one sister: Betty Slama, Tabor; five brothers: Emil (Lila) Hejna, Sioux Falls; Kenneth (Agnes) Hejna, Tabor; Larry, Oklahoma City, OK; Lloyd (Marilyn) Hejna, Utica; and Robert (Kathy) Hejna, Tabor; 15 nieces and nephews.

He was preceded in death by his parents Emil and Helen, brother Steve, sister-in-law Donna, and brother-in-law Laddie Slama.

### **WILLIAM W. CAHOJ** **Branch W074**

William W. Cahoj, 86, died January 14, 2011. He was born February 26, 1924, in Beardsley, KS the third of ten children of Joseph J. Cahoj and Mary J. (Dvorak) Cahoj.

He attended District 40, Prairie View School and McDonald High School, graduating in May 1941. He farmed with his dad and helped raise younger siblings until January 1945, when he received orders for induction to the service of our country in the United States Army. After training at Ft. Leonard Wood, MO, he served overseas in Japan in WWII.

Preceding him in death were his loving wife, Margaret; his parents; and two brothers, Emery and Leonard.

Those remaining to celebrate his life are: two sons, Larry (Suzanne) Cahoj and William W. Jr. (Joan) Cahoj, all of Atwood; three daughters, Mary Howland (Richard), Janice Bohme (Kenneth), all of Atwood, and Judy Luedke (Brian), of Colby; two brothers; five sisters; 15 grandchildren; and eight great-grandchildren.

### **ELLARD WENCESLAUS** **MALECHA** **Branch W056**

Ellard Wenceslaus Malecha, 75, of

*continued on page 22*

# IN MEMORIAM

*continued from page 21*

Faribault, passed away suddenly on December 31, 2010, at his home.

Ellard, the son of Edward F. and Bessie (Dvorak) Malecha, was born on September 28, 1935, in Northfield, MN.

He graduated from Northfield High School with the class of 1954 and then served in the U.S. Army. He married Josephine Malecha on May 14, 1958, at the Church of Annunciation in Hazelwood.

Ellard worked at the Webster Creamery hauling milk for his brother Raymond. He then worked as a welder for Trinity Steele in Northfield until 1965, when he started his career with the Boilermaker Union. His work as a certified welder with the Union took him to many jobs throughout the United States until his retirement.

He is survived by his wife of 51 years, Josephine Malecha of Faribault; six children, Curtis (Lisa) Malecha of Fergus Falls, MN; Carmon (Kris) Malecha of New Prague, Connie (Philip) Denny of Minneapolis, MN, Steven Malecha of Cannon Falls, Bruce (Gina) Malecha of Faribault and Bradley Malecha (friend Denise) of Montgomery; 25 grandchildren; 4 great-granddaughters; brother, Melvin (Inez) Malecha of Northfield; sister-in-law, Julia Malecha of West Bend, WI; and many nieces, nephews and other relatives and friends.

In lieu of flowers, memorials were given to the donor's choice in memory of Ellard.

## LILLIAN V. MALEK

### Branch W051

Lillian V. Malek, 101, of Britt, IA died December 27, 2010, at the Hancock County Memorial Hospital in Britt.

Ludmilla "Lillian" Veronica Malek, the daughter of Frank Joseph and Anna (Tusha) Vavrik, was born May 10, 1909, in Duncan. After attending school at Garfield Township No. 9, she worked as a nanny for her sisters and also helped on her parent's farm.

In the early 1930s, she drove a "Model-T Ford" school bus on the Hayfield bus route. On Jan. 20, 1931, she was married to William George Malek at St. Wenceslaus Catholic Church in Duncan in a double wedding with her sister, Mayme, and Joe Kubicka.

In 1990, she moved into Britt to live in her own home and later at the Summit House and Westview Care Center. She remained true to her Czech heritage as shown in her language skills, cooking, baking, tatting, crocheting and gardening. Bill and Lillian enjoyed their family and fishing trips to Minnesota.

She was a life-long member of St. Wenceslaus Catholic Church, and was an honorary member of Rosary Society.

She is survived by her son, William (Bill) J. Malek, of Britt; three grandchildren, Daniel Malek, of San Jose, CA; James (Mette) Malek, of Sioux City, IA; and Rosanne Malek, of Urbandale, IA; six great-grandchildren; and a brother, Louis (Marge) Vavrik, of Ventura.

## LEAH MIKLOVIC AWARDED SCHOLARSHIP

St. Louis Sr. Branch 101 is pleased to announce that member, Leah Jane Miklovic, who attends Maryville University, was awarded a Jednota Benevolent Foundation, Inc. Scholarship thru the FCSU in the amount of \$500.

Leah is a past FCSLA college scholarship recipient and is majoring in Environmental Science with a GPA of 3.484!

**Scholarship recipient Leah Miklovic (left) and her son Josef Oliver, with FCSLA Treasurer and Vice President, Margaret Lyons and Ann Miklovic, her sisters.**



## ST. NICHOLAS DAY OBSERVED

### Branch W187

As a project Branch W187, Valparaiso, NE chose to fill goodie bags and present them to CCD students on St. Nicholas Day. In addition to candy and fruit a religious article was also included.



**Clarice Sabata, Secretary of Branch W187, prepares to hand out goodie bags.**



## 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.

# TABOR, SD BRANCH W093 ACTIVITIES FROM 2010

A few of the branch activities held for 2010 included:



The annual Easter Party on April 11th.



The Branch also participated in Tabor's annual Czech Days celebration on June 18th by entering a float in the parade. This year the branch placed 2nd in their division.

## WPSCA OFFERS SUMMER SCHOLARSHIP

For the sixth consecutive year, WPSCA is offering a scholarship to attend the three week Summer Slovak Language and Culture Program at Comenius University in Bratislava, Slovakia. This year's award is \$3,000.

Applicants must meet the following requirements:

- Must be a full time student in the U.S.
- Must be of Slovak heritage
- Must not have previously attended the program
- Must apply to Comenius University for acceptance
- Must be willing to attend WPSCA events when requested to discuss the program.

The SAS Summer School is the oldest summer language school in Slovakia and is designed to enable students to improve and extend their Slovak language competency as well as increasing their level of expertise in Slovak literature and culture. Every year more than 150 participants from more than 25 countries study at this academic institution, taking advantage of its Slovak Studies courses. Those leading the seminars and lectures at SAS are professional teachers and lecturers, expert in teaching Slovak as a foreign language and experienced in teaching both in Slovakia and abroad.

For further information or for an application, contact Joe Senko at (412) 531-2990. All completed applications must be received by WPSCA on or before May 1, 2011 at its office at Manor Oak Two, Suite 500, 1910 Cochran Road, Pittsburgh, PA 15220.



The Halloween party held on October 31. Prizes were awarded for best costumes and a group picture was taken of all those attending in costume.

## ST. ISIDORE DISTRICT HOLDS ANNUAL EVENT

North Bend, NE was the setting for the annual picnic of the St. Isidore District on Sunday, July 11, 2010.

District President Gene Sobota warmly welcomed National President, Mary Ann Johaneck and National Secretary, Irene Drotleff to the celebration. A delicious potluck was served and cold beverages

were provided by the District.

Swim tickets and plenty of playground games provided enjoyment for all. The door prize drawing brought surprises at the end of the day.



Everyone likes door prizes.



Two very new members are welcomed to the Association by District Chaplain Father Bernard Kiminaue, and National Officers Irene Drotleff and Mary Ann Johaneck.



Saint Isidore District Officers and our distinguished guests.

## Branch 30 Thanksgiving Celebration in Youngstown, OH

An early Thanksgiving was celebrated by St. Ann's Lodge, Sr. Branch 30 at Sts. Cyril and Methodius Church in Youngstown, OH. On October 24, 2010, sixty-five members enjoyed delicious spaghetti dinners prepared by the parish ladies as they gathered together in Thanksgiving for their many blessings and to honor the memory of Mary Magda. Mary was a dedicated member of the FCSLA, serving as President of former Branches Sr. 325 and Jr. 354 and treasurer of the Maria E. Grega Okres for many years. She was also very active in her parish, serving as an officer in numerous organizations. Upon her death, members of Branches Sr. 325 and Jr. 354 were welcomed into Branches Sr. 30 and Jr. 29. Therefore, in her honor, Mary Lou DiPillo, President of Branch Sr. 30 and Catherine Kovalchik, treasurer of Branch Sr. 30, made two presentations at dinner. The first monetary contribution was presented to Reverend Nicholas J. Mancini, pastor of Sts. Cyril & Methodius

Church, the oldest Slovak parish in Youngstown, OH, to defray parish expenses. A second contribution was presented to Liz McGarry, Director of Development for Hospice of the Valley, and Margie Budd from Hospice House to be used for the good works of Hospice in the Mahoning Valley. Both Fr. Mancini and Hospice representatives expressed gratitude for these charitable contributions.

Attendees received a favor, compliments of the FCSLA Home Office, and enjoyed sharing time with other branch members.

This was a wonderful celebration and testimony to the years of service Mary Magda gave to her beloved FCSLA. She is greatly missed by our branch and her parish!



L-R: Mary Lou DiPillo, President of Branch 30, Rev. Nicholas Mancini, Pastor Sts. Cyril and Methodius, Youngstown, OH, Catherine Kovalchik, Treasurer of Branch 30.



Mary Ann Lapinski, grandmother; Marianne Evans, mother; Meganna Evans (age 10), Morganne Evans (age 5), and Mitchell Evans (age 1) one of our newest members enjoying his spaghetti.



Paulette and Louise Chiarello.



L-R: Mary Lou DiPillo, Liz McGarry, Director of Development for Hospice of the Valley; Margie Budd, Hospice House; and Catherine Kovalchik.



The Deley family.



Ed and Irene Hornyak and family.

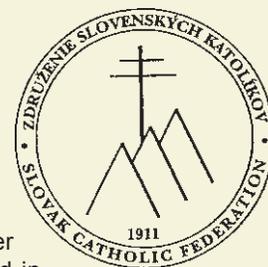
## Slovak Catholic Federation Announces The 100<sup>th</sup> Anniversary of its Founding

The Slovak Catholic Federation is proud to announce the 100th Anniversary of its founding. It will be celebrated on Sunday, May 15, 2011, with a Liturgy of Thanksgiving at 2:30 p.m., in the Cathedral Church of Saint Peter, Scranton, PA, the Mother Church of the Diocese in which the Federation was founded in 1911. The Most Reverend Joseph C. Bambera, D.D., J.C.L., Bishop of Scranton, will be the Main Celebrant, along with the Most Reverend Joseph V. Adamec, D.D., S.T.L., Apostolic Administrator of the Diocese of Altoona-Johnstown and Episcopal Moderator of the Slovak Catholic Federation. The Reverend Philip A. Altavilla, V.E., National President of the Slovak Catholic Federation will serve as homilist.

Following the Liturgy, a Centennial Banquet will be held at the Clarion Hotel, 300 Meadow Avenue, Scranton, PA. There will be a cash bar at 4:30 p.m., and dinner will be served at 5:30 p.m. The cost of the banquet ticket is \$35.00 per person. Entertainment will be provided by Pajtasi, a Slovak ensemble from New York. The deadline for banquet reservations is April 15, 2011.

To commemorate this historical event, a Commemorative Book will also be published. Patrons for the Commemorative Book will be appreciated. The deadline for patrons is April 1, 2011.

For more information or to receive a Patron Form and/or a Banquet Reservation Form, please call Dolores M. Evanko, National Secretary-Treasurer of the Slovak Catholic Federation, at (570) 454-5547 or visit [www.slovakcatholicfederation.org](http://www.slovakcatholicfederation.org).



# FCSLA EXECUTIVE FINANCE COMMITTEE MEETING

3rd Quarterly Meeting — September 15, 2010

## 0100.00 Call to Order/Prayer

President Mary Ann S. Johaneck called the meeting to order at 9:40 a.m. at the Home Office, Beachwood, OH. The meeting was opened with prayer by Msgr. Peter M. Polando.

## 0200.00 Opening Business

### 0200.01 Roll Call

Secretary Irene J. Drotleff was asked to call the roll. Members present were:

Msgr. Peter M. Polando	Chaplain
Mary Ann S. Johaneck	President
Rosemary A. Mlinarich	Vice President
Irene J. Drotleff	Secretary
John M. Janovec	Treasurer
Cynthia M. Maleski	Trustee
Virginia A. Holmes	Trustee

### 0200.02 Approval of Agenda

Cynthia M. Maleski moved and it was seconded to approve the agenda as presented with the addition that a copy of the guidelines for annual donations will be distributed.

**MOTION ADOPTED**

### 0200.03 Approval of Minutes of 6/6/10

Msgr. Peter M. Polando moved and it was seconded to approve the minutes of 6/6/10 as presented.

**MOTION ADOPTED**

## 0300.00 Treasurer's Report

Treasurer John M. Janovec gave a detailed financial review of key financial figures through the second quarter of 2010. Supplement #1

### 0300.01 Investments

Members of the Executive Finance Committee reviewed the investment purchases made through August 2010. Supplement #2

## 0400.00 New / Old Business

### 0400.01 Annual Annuity Yield – October 1, 2010 through December 31, 2010

John M. Janovec moved and it was seconded to recommend to the Board of Directors, that the annuity annual yield remain at each contract's minimum guaranteed rate effective October 1, 2010 through December 31, 2010.

**MOTION ADOPTED**

## 0500.00 President's Comment

President Johaneck asked that her comments be reserved and given at the full Board of Directors so as not to be repetitious and to allow additional time for other matters.

### (Continuation of New/Old Business)

### 0400.02 Dividend for 2011

John M. Janovec proposed to recommend to the Board of Directors that the Association pay 100% of the base dividend schedule for the 2011 annual dividend to FCSLA members.

**MOTION ADOPTED**

### 0400.03 Donations

The Executive Finance Committee unanimously moved to recommend to the Board of Directors the listed donations. Supplement #3

**MOTION ADOPTED**

## 0600.00 Meeting Dates

0600.01 December 9, 2010 – Home Office – Beachwood, OH

## 0700.00 Adjourn

Irene J. Drotleff moved and it was seconded to adjourn the meeting. Meeting adjourned.

### ATTEST:

**Mary Ann S. Johaneck**, President  
**Irene J. Drotleff**, Secretary  
**Msgr. Peter M. Polando**, Chaplain  
**John M. Janovec**, Treasurer  
**Rosemary Mlinarich**, Vice President  
**Cynthia Maleski**, Trustee  
**Virginia A. Holmes**, Trustee

## SLOVAK WORDS AND ENGLISH TRANSLATIONS

### Difficulties:

The central heating doesn't work.  
The light . . .  
The socket . . .  
The tap . . .  
The toilet . . .  
There's no hot water.  
May I see the manager, please?

### Ťažkosti:

Ustredné kúrenie nefunguje.  
Svetlo . . .  
Zástrčka . . .  
Kohútik . . .  
Záchod . . .  
Nemáme teplú vodu.  
Môžem hovoriť s riaditeľom, prosím?

### Telephone/Mail:

There's a call for you.  
Hold the line, please.  
Operator, I've been cut off.  
I want to call.  
Did anyone telephone me?

### Telefón/Pošta:

Máte telefón  
Nezavesujte, prosím.  
Prosím vás, prerušili náš.  
Chcem telefonovať.  
Telefonoval mi niekto?

### Traveling:

Where's the railway station, please?  
Where's the ticket office, please?  
I'd like a ticket to . . .  
First or second class?  
First class.  
Single or return?  
Round trip?  
Do I have to transfer?  
What platform does the train leave from?  
Where's the nearest underground/ sub-way station?  
Where's the bus station, please?

### Cestovanie:

Kde je železničná stanica, prosím?  
Kde je pokladnica/miestenkova pokladnica?  
Chcel by som cestovný lístok do . . .  
Prvá alebo druhá trieda?  
Prvá trieda.  
Jednosmerný alebo spätočný?  
Okružná cesta?  
Budem musieť prestupovať?  
Z ktorého nástupišťa odchádza vlak?  
Kde je najbližšia stanica podzemnej dráhy/metra?  
Kde je autobusová zastávka, prosím?

## 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.

The 17-day September tour: September 4-20 — will cover Slovakia, Vienna, Austria, Krakow, Poland, Czech Republic, Prague. Visits in Slovakia to Bratislava, Levoca, Sponia Dolina, Prarov, Banska Steavnica, Stara Lubovna, Poprod, Nitra, Kosice, Trnava, Piestany, Spissky Hrad, Dunajec raft ride, Rajecka Lesna. We will have two Folklore programs, one at Krakovany, and one at Ticky Potok — a Rusin Village. The Mayor will show you the village and there will be a folklore program with dinner. We will see sights in Vienna, Austria. A visit to Schoenbrunn Place, St. Stephen's Cathedral, the Platz at Czech Republic. See Old Town Square, St. Vitus Cathedral, Prague Castle, Charles Bridge and The Astronomical Clock plus other sights.

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 tours 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.

### 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; Tatry 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 OCTOBER 31, 2010

<b>ASSETS</b>	
Cash and Short Term Investments	\$ 15,196,558.56
Bonds	587,953,344.72
Preferred Stock	7,279,630.87
Common Stock	743,226.25
Investment Income Due and Accrued	9,862,518.15
Promissory Notes	44,882.44
Property Plant and Equipment, Net	6,769,686.23
Certificate Loans & Accrued Interest	1,673,094.52
Other Assets	314,181.67
<b>TOTAL ASSETS</b>	<b>\$ 629,837,123.41</b>
<b>LIABILITIES</b>	
Life Reserves	\$ 182,563,236.08
Annuity Reserves	339,931,298.10
Death Claims Payable	521,098.34
Unearned Premiums	577,252.00
Matured Endowments	309,280.00
Provision for Dividends Payable	1,810,452.54
Accumulated Dividends and Interest	3,644,705.63
Accrued Convention Donations	611,113.00
Provision for Future Conventions	540,000.40
Asset Valuation Reserve	6,572,960.00
Interest Maintenance Reserve	1,471,475.00
Other Liabilities	1,770,484.03
Provision for Annuity Certain Accounts	3,081,000.00
<b>TOTAL LIABILITIES</b>	<b>\$ 543,404,355.12</b>
<b>SURPLUS</b>	
Surplus	\$ 86,432,768.30
<b>TOTAL SURPLUS</b>	<b>\$ 86,432,768.30</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>\$ 629,837,123.41</b>

### INCOME STATEMENT

#### For the Ten Months Ending October 31, 2010

<b>REVENUE</b>	
Insurance Premiums	\$ 12,195,433.00
Annuity Premiums	29,558,765.92
Investment Income	28,564,233.58
Amortization of Interest Maintenance Reserve	106,413.00
Rental Income	323,488.00
Other Revenue	16,985.55
<b>TOTAL REVENUE</b>	<b>\$ 70,765,319.05</b>
<b>EXPENSES</b>	
Increase in Reserves — Life	\$ 13,921,236.00
Increase in Reserves — Annuity	25,200,298.00
Insurance Benefits	2,763,807.02
Annuity Benefits	14,526,736.05
Commission Expense	1,533,343.16
Surrender Benefits	2,062,808.32
Miscellaneous Member Benefits	65,429.65
Matured Endowments	6,645.98
Donation Expenses	331,187.53
Convention Expenses	158,216.48
Dividends to Members	1,562,143.17
Post Mortem Benefits	687,030.67
Bonus to Branches	786,870.00
Fraternal Activities	93,431.72
Bank Service Charges	67,152.63
Data Processing Service Fees	281,602.00
Accounting Fees	81,171.00
Actuarial Fees	143,940.00
Legal Fees	130,443.81
Consulting Services	115,528.36
Official Publications	281,178.35
Scholarship Awards	240,358.75
Miscellaneous Employee Benefits	330,809.18
Fees — Directors	93,358.60
Salaries — Employees	1,148,440.91
Salaries — Officers	364,941.70
Interest Expense	216,621.57
Tax Expense	236,010.77
Depreciation Expense	233,830.00
Utility Expense	68,670.48
Postage and Printing	304,314.92
Advertising	88,894.61
Travel Expense	127,576.52
Insurance Department Fees	74,116.61
Sales Promotion	134,581.32
Rental Expense	323,488.00
Other Expense	360,393.84
<b>TOTAL EXPENSES</b>	<b>\$ 69,146,607.68</b>
<b>NET INCOME</b>	<b>\$ 1,618,711.37</b>



## TOMATO CHEESE PIZZA

- 1 tube (13.8 ounces) refrigerated pizza crust
- 1 teaspoon minced garlic
- 2 cups (8 ounces) shredded part-skim mozzarella cheese
- $\frac{2}{3}$  cup grated Romano cheese
- 2 teaspoons dried oregano
- 2 plum tomatoes, thinly sliced

Unroll pizza dough onto a greased 12" pizza pan; flatten dough and build up edges slightly. Spread garlic over crust. Bake at 375 degrees for 7 minutes.

Sprinkle half of the cheeses and oregano over crust. Arrange tomatoes on top. Sprinkle with remaining cheeses and oregano. Bake for 15-17 minutes or until crust is golden brown and cheese is melted.

## CROCK POT CABBAGE ROLLS

- 1 large head cabbage
- 1 can (8 ounces) tomato sauce
- $\frac{3}{4}$  cup quick-cooking rice
- $\frac{1}{2}$  cup chopped green pepper
- $\frac{1}{2}$  cup crushed saltines (about 15 crackers)
- 1 egg, lightly beaten
- 1 ounce onion soup mix
- 1 $\frac{1}{2}$  pounds lean ground beef (90% lean)
- 1 can (46 ounces) vegetable juice
- Salt to taste
- Grated Parmesan cheese, optional

Cook cabbage in boiling water just until leaves fall off head. Set aside 12 large leaves for rolls; drain well. (Refrigerate remaining cabbage for another use.) Cut out the thick vein from the bottom of each reserved leaf, making a V-shaped cut; set aside.

In a large bowl, combine the tomato sauce, rice, green pepper, cracker crumbs, egg and soup mix. Crumble beef over mixture and mix well.

Place about  $\frac{1}{3}$  cup meat mixture on each cabbage leaf; overlap cut ends of leaf. Fold in sides, beginning from the cut

end. Roll up completely to enclose filling. Secure with toothpicks if desired.

Place cabbage rolls in a 3-qt. slow cooker. Pour vegetable juice over rolls. Cover and cook on low for 6-7 hours or until filling reaches 160 degrees. Just before serving, sprinkle with salt and cheese if desired.

## WILD RICE TURKEY SOUP

- 1 cup uncooked wild rice
- 7 cups chicken broth, divided
- $\frac{1}{2}$  pound sliced fresh mushrooms
- 1 medium onion, chopped
- 1 celery rib, chopped
- $\frac{1}{4}$  cup butter, cubed
- $\frac{1}{2}$  cup all-purpose flour
- $\frac{1}{2}$  teaspoon salt
- $\frac{1}{2}$  teaspoon ground mustard
- $\frac{1}{2}$  teaspoon poultry seasoning
- $\frac{1}{4}$  teaspoon pepper
- 4 cups cubed cooked turkey
- 2 cups half-and-half cream

In a large saucepan, bring rice and 3 cups broth to a boil. Reduce heat; cover and simmer for 50-60 minutes or until rice is tender.

In a Dutch oven, sauté the mushrooms, onion and celery in butter until tender. Stir in flour and seasonings until blended. Gradually add remaining broth. Bring to a boil; cook and stir for 2 minutes or until thickened. Stir in the turkey, cream and cooked rice; heat through (do not boil).

## BLT CHICKEN SALAD

- $\frac{1}{2}$  cup mayonnaise
- 3 to 4 tablespoons barbecue sauce
- 2 tablespoons finely chopped onion
- 1 tablespoon lemon juice
- $\frac{1}{4}$  teaspoon pepper
- 8 cups torn salad greens
- 2 large tomatoes, chopped
- 1 $\frac{1}{2}$  pounds boneless skinless chicken breasts, cooked and cubed
- 10 bacon strips, cooked and crumbled
- 2 hard-cooked eggs, sliced

In a small bowl, combine the first five ingredients; mix well. Cover and refrigerate until serving. Place salad greens on a large serving platter. Sprinkle with tomatoes, chicken and bacon; garnish with eggs. Drizzle with dressing.

## AU GRATIN PEAS AND POTATOES

- 6 bacon strips, diced
- 1 medium onion, chopped
- 4 cups sliced, peeled, cooked potatoes
- $\frac{1}{2}$  teaspoon salt
- 1 package (10 ounces) frozen peas, cooked and drained
- 2 cups (8 ounces) shredded sharp cheddar cheese, divided

- $\frac{1}{2}$  cup mayonnaise
- $\frac{1}{2}$  cup milk

In a large skillet, cook bacon until crisp. Remove with a slotted spoon to paper towels. Drain, reserving 1 tablespoon drippings. In the drippings, sauté onion until tender. Layer with potatoes, salt, peas, 1 cup of cheese and bacon. Reduce heat; cover and simmer for 10 minutes or until heated through. Combine mayonnaise and milk until smooth; pour over bacon. Sprinkle with the remaining cheese. Remove from the heat; let stand for 5 minutes before serving.

## BLACK FOREST PIE

- $\frac{3}{4}$  cup sugar
- $\frac{1}{3}$  cup baking cocoa
- 2 tablespoons all-purpose flour
- $\frac{1}{3}$  cup milk
- $\frac{1}{4}$  cup butter, cubed
- 2 eggs, lightly beaten
- 1 can (21 ounces) cherry pie filling, divided
- 1 unbaked pastry shell (9 inches)
- Whipped topping, optional

In a small saucepan, combine the sugar, cocoa and flour. Stir in milk until smooth. Add butter. Cook and stir over medium-high heat until thickened and bubbly. Reduce heat; cook and stir 2 minutes longer.

Remove from the heat. Stir a small amount of hot filling into eggs; return all to pan, stirring constantly. Fold in half of the pie filling. Pour into pastry shell. Bake at 350 degrees for 35-40 minutes or until filling is almost set.

Cool completely on a wire rack. Just before serving, top with remaining pie filling and whipped topping if desired.

## BUTTERNUT APPLE CRISP

- $\frac{3}{4}$  cup packed brown sugar, divided
- 2 tablespoons lemon juice
- 1 teaspoon ground cinnamon
- $\frac{1}{2}$  teaspoon salt
- 3 to 4 cups sliced peeled butternut squash (about 1 $\frac{1}{2}$  pounds)
- 1 can (21 ounces) apple pie filling
- $\frac{1}{2}$  cup all-purpose flour
- $\frac{1}{2}$  cup quick-cooking oats
- 6 tablespoons butter, softened

Combine  $\frac{1}{2}$  cup brown sugar, lemon juice, cinnamon, salt, squash and pie filling. Spoon into a greased 11-in. x 7-in. baking dish.

Cover and bake at 375 degrees for 30 minutes. Combine remaining ingredients until crumbly. Sprinkle over squash mixture. Uncover; bake 45 minutes longer or until squash is tender. Serve warm. 8 servings.

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