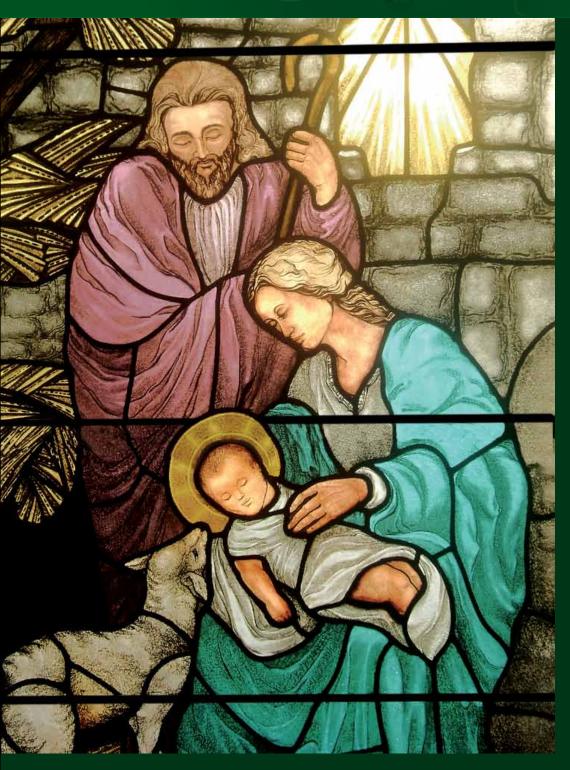


Fraternally Yours

ISSN 0897-2958

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION VOL. 98, NO. 3 DECEMBER, 2011



Cn behalf of the First Catholic Slovak Ladies Association Officers & Board of Directors, we wish you a Blessed Christmas and a very Happy New Year!

ŽENSKÁ JEDNOTA

ženská jednota *Fraternally Yours*™







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

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The Gold Wrapping Paper

An Inspiring Christmas Story

Once upon a time, a man punished his five-year-old daughter for using up the family's only roll of expensive gold wrapping paper before Christmas.

Money was tight, so he became even more upset when on Christmas Eve, he saw that the child had used the expensive gold paper to decorate a large shoebox she had put under the Christmas tree.

Nevertheless, the next morning the little girl, filled with excitement, brought the gift box to her father and said, "This is for you, Daddy!"

As he opened the box, the father was embarrassed by his earlier overreaction, now regretting how he had punished her.

But when he opened the shoebox, he found it was empty and again his anger flared. "Don't you know, young lady," he said harshly, "when you give someone a present there's supposed to be something inside the package!"

The little girl looked up at him with sad tears rolling from her eyes and whispered: "Daddy, it's not empty. I blew kisses into it until it was all full."

The father was crushed. He fell on his knees and put his arms around his precious little girl. He begged her to forgive him for his unnecessary anger.

An accident took the life of the child only a short time later. It is told that the father kept this little gold box by his bed for all the remaining years of his life. Whenever he was discouraged or faced difficult problems, he would open the box, take out an imaginary kiss, and remember the love of this beautiful child who had put it there.

Dear Friends,

In a very real sense, each of us as human beings have been given an invisible golden box filled with unconditional love and kisses from our children, family, friends and God.

There is no more precious possession anyone could hold yet how quickly we become irritated and lose patience with those closest to us especially during what for most of us has become a stress filled holiday season.

So I ask you to stop and remember the words found in Luke 2:10-11 when on that first Christmas Eve the angel proclaims, "Fear not: for, behold, I bring you good tidings of great joy, which shall be to all people. For unto you is born this day in the city of David a Savior, who is Christ the Lord." It was not by accident that our Savior came into this world as an innocent child. In this season of love, may we all remember the pure love of a small child and the **real reason** for this season.

I wish you all a meaningful and love-filled holiday season and new year ahead. May your days be filled with love, joy, growth, and inspiration.

Merry Christmas and a very blessed and happy New Year!

Until Next Month — Warmly, Carolyn

May all the Joy and the Beauty of that Still Holy Night. Be With All of You at Christmastime and Make the Coming Year Bright.

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Radosť a krása tej Svätej noci nech je počas sviatkov vianočných neustále s Vami a nech nastávajúci rok spraví pre Vás šťastným

DECEMBER 2011

FRUIT OF THE HOLY SPIRIT: JOY

Reverend Monsignor Peter M. Polando, National Chaplain

My dear Sisters and Brothers in Christ,

As we look forward to our annual celebration of Christmas during this Advent Season, we send many cards to and receive many cards from members of our families and friends as a reminder of our relationship with one another. Some live near us, others live at a distance. Our communication during the Advent and Christmas Seasons brings warm reconnections with one another and renews our love for one another. This love symbolizes the Love that God gave us so profoundly in the Christ event. God's Love brings about joy!

This joy is profound. Many of the Christmas greetings reflect the joy of this most Holy Season. The proclamation of the readings during the Christmas Masses describe this joy. The readings of Midnight Mass are most revelatory of this joy that was sought throughout salvation history. In the first reading, the prophet Isaiah declares, "The people who walked in darkness have seen a great light: Upon those who dwelt in the land of gloom a light has shone. You have brought them abundant joy and great rejoicing, ... For a child is born to us, a son is given us; upon his shoulder dominion rests. They name him Wonder-Counselor, God-Hero, Father-Forever, Prince of Peace" [9:1-2, 5]. The prophet looks forward to that day when the qualities just described are realized in the person of the messiah of the Promised People. For us Christians we have great joy in the prophecy of Isaiah for we believe the prophecy is fulfilled in the person for whom we celebrate these seasons - Jesus Christ!

In response to the Word of the Lord proclaimed in the First Reading, Psalm 96 is employed by the Church to emphasize the wonder this messiah bestows upon the people. The Psalmist writes in verses eleven to twelve, "Let the heavens be glad and the earth rejoice: let the seas and what fills it resound; let the plains be joyful and all that is in them! Then shall all the trees of the forest exult". Of course, this Psalm was not written within the context of Christmas but it is a hymn of praise that reflects the author's expression of joy that Yahweh is king and Yahweh will ultimately rule over all creation because of Yahweh's power.

The joy of the Holy Night is solemnly painted for us in the Gospel of Luke. In six sentences, Saint Luke describes the census of Caesar Augustus and how each family was to go to the town of heritage for this count. Joseph and Mary did so and while they were in Bethlehem, Mary gave birth to Jesus. Then the author turns his attention to the humble shepherds to whom it was revealed that the Savior was born, "There were shepherds in the locality, living in the fields and keeping night watch by turns over their flock. The angel of the Lord appeared to them as the glory of the Lord shone around them, and they were very much afraid. The angel said to them: 'You have nothing to fear! I come to proclaim good news to you - tidings of great joy to be shared by the whole people. This day in David's city a savior has been born to you, the Messiah and Lord. Let this be a sign to you: in a manger you will find an infant wrapped in swaddling clothes. Suddenly, there was with the angel a multitude of the heavenly host, praising God and saying, 'Glory to God in high heaven, peace on earth to those on whom his favor rests'" 2:8-14]. What joy the shepherds must have experienced at what was revealed to them and the glorious heavenly sight that they had just viewed. But moreover, their joy had to come to completion when they saw the Baby Jesus in the manger just as it was revealed to them! This revelation was not made known to the leaders of the people or to the rulers over the people but rather to the humble for our God was made humbled by becoming one like us. What more joy shall we have? That joy comes to completion thirty-three years later on a Sunday that we call Easter!

We have come to the end of the liturgical year and begin to joyfully anticipate the anniversary of the birth of Jesus Christ during this Advent Season. And we are coming to the end of a calendar year only to give way to the New Year, 2012. In the past twelve months we may have encountered many sorrows, pains, and losses whether they were from the deaths of loved ones, the encounters with a variety of health issues, or unemployment and/or financial disappointments. The times may have been bleak and may have seemed to have no end in sight. They may have been trying and placed an unusual amount of stress upon us. On the flipped side of the coin, we may have experienced many positive events - the birth of a new family member, a successful recovery from a major illness or operation, gaining employment and having better financial stability. The times may have been looking up and the future looked better. There may have been more stability in life and all seemed calmer.

Regardless the positives and negatives of the past twelve months, Advent and 2012, impels us to look joyfully to the future with the same hope that Isaiah and all the prophets of the Hebrew Scriptures anticipated in their belief of the messiah for hundreds of years. Their hope is our reality, the profound joy within our Faith – Jesus! He is the ultimate joy that brings us to an understanding of who we are as Catholics and that regardless of what happens to us day to day, year to year, our joy will come to completion when we meet our God face to face in heaven.

Have a holy Advent that leads to joyful Christmas! Enjoy your family around your festive table at Vilija! What a wonderful evening – keeping the vigil of Christ's birth! How spectacular that vigil and a night that invigorates us to proclaim:

> Veselé Vianoce! Merry Christmas! JOY TO THE WORLD!

Ode to Our Members and Staffers ...

- **Shank you** for the honor and privilege to serve you and our beloved society for the past sixteen years . . .
- *Shank you* for supporting me for these many years . . .
- **Shank you**, Irene Drotleff and John Janovec, for making it so easy to work with you . . .

Shank you for working in your special part of our country for our society. It has been a joy to meet you and your families at great events like the Nebraska picnics with so many homemade goodies . . .

- **Shank you** for contributing your amazing creative ideas for the benefit of the society. You have such talent!
- **Shank you**, staffers, for making our Home Office a warm and hospitable home away from home . . .
- **Shank you** for your loyalty and your devotion to duty in serving our members and demonstrating how much you care with little acts of kindness . . .
- **Shank you** for all your hard work when called on during stressful times of impending deadlines such as Annual Statement time . . .
- **Shank you** for being there to celebrate with me, cry with me, work with me . . .
- **Shank you** for always finding some chocolate when it was desperately needed . . .

Thank you for a wonderful journey . . .

Mary Ann S. Johanek

FROM OCTOBER 1 THROUGH DECEMBER 31, 2011, OLDER FCSLA ANNUITIES

(issued prior to 2005) with a guaranteed minimum rate of



will earn a yield of 4.6025%. **NEWER FCSLA ANNUITIES** (issued 2005 and after) with a guaranteed minimum rate of



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



will earn a yield of 3.0453%.



Celebrates 60th Wedding Anniversary



Julia and Joseph Boyle of Coaldale, PA celebrated their 60th anniversary on November 15, 2011. They were married in 1951 in St. Cyril and Methodius Church by the late Monsignor Nicolas J. Tenna.

The celebrants are the parents of four children: Joseph Jr., Thomas, Susan and Mary Kay. They are the proud grandparents of eleven and have ten great-grandchildren.

The couple celebrated the occasion with a dinner at Kelly's Irish Pub given by their children.

Julia is a member of Branch 417 in Coaldale, PA.

Longest Married Couple Honored

Stanley and Anna Mae Duff of Canton, OH, members of St. Anthony/All Saints Parish were honored as the longest married couple during the Diocesan Wedding Anniversary celebration held on October 2, 2011 at St. John the Baptist Parish in Canton, OH. Ninety-eight couples renewed their vows and received personal certificates. Anna Mae is the Financial Secretary of Branch 301. Monsignor Robert Siffrin, vicar general and moderator of the curia presided.



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



Deborah Brindza, M.D.

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

HAVE YOU CONSIDERED A "GREEN" CHRISTMAS

This article will offer you a few suggestions on how to help you have a "green" Christmas. Have you considered:

- Using Christmas bags instead of wrapping paper. (They can be reused.)
- Saving your Christmas cards front covers to be reused.
- Cutting the used stamps off of the envelopes you receive, they can be donated.
- Recycling a live Christmas tree along with any other recyclable items.
- Using old newspapers for padding instead of bubble wrap or foam peanuts.
- Using recyclable items for homemade gifts. When



RIGHT TO LIFE MARCH

Our presence at the 39th Annual Right to Life March on January 23rd, 2012 in Washington, D.C. is extremely important. First Catholic Slovak Ladies Association and the First Catholic Slovak Union support the position of the Pro Life Movement.

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

Will you join us? Please call Sue Ann at the FCSLA Home Office. Her phone number is 1-800-464-4642/Ext. 1051 or email her at <u>sueann@fcsla.org</u> for details or questions and to reserve your seat on the bus **before December 30th**.

If you would like to attend and are unable to join those leaving from the FCSLA Home Office, please look online for information and transportation from your area. There are many prolife groups that offer transportation. If you cannot find information please call or email Sue Ann for assistance. you take the time to make something special, it is always appreciated.

These are only a few suggestions we thought you may want to try. You could probably add a few more to our list. If you care to share an idea, please send it in to: Sue Ann M. Seich, Fraternal & Youth Director, 24950 Chagrin Blvd., Beachwood, OH 44122 or email her at sueann@fcsla.org.

It has been our privilege to visit with you through our articles this

year. We wish all our members and their families a very "Merry Christmas" and the happiest and healthiest of "New Years".

National Officers Attend PA Fraternal Alliance



National officers recently attended Pennsylvania Fraternal Alliance in Grantville, PA. L-R: Virginia Holmes, Irene Drotleff, Cynthia Maleski, Mary Ann Johanek and Dorothy Urbanowicz.

THE FCLSA MISSION STATEMENT

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

MATCHING FUNDS ACTIVITIES

Jr. Branch 157 — Monessen, PA

Bake Sale for Midget Football League

Officers and members of Jr. Branch 157 (Monessen, PA) recently sponsored a bake sale for the Monessen Midget Football League. Members donated baked goods and sold them at the



games on Saturday, October 8, 2011. A total of \$643 was earned for the league and will be matched with \$500 as part of the FCSLA's Matching Funds Program.

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Sr. Branch 88 — Monessen, PA

Calendar Party for Food Pantry

Officers of Branch 88 (Monessen, PA) recently presented a \$500 matching funds check to Mary Jo Smith, Director of the Monessen Food Pantry. The branch recently sponsored a calendar party to raise funds for the Food Pantry. Tickets to theme tables were sold and a Chinese Auction was conducted along with tickets for 1/2 take. A total of \$1,895 was generated as a result of the calendar party and with the \$500 check the branch was proud to have generated a total of \$2,395 for the Food Pantry.



L-R: Rosemary Betza, Ruth Bielawski, Mary Jo Smith (Food Bank Director), Alice Bialon and Dorothy Urbanowicz.



Jr. Branch 157 — Monessen, PA

Bake Sale for Epiphany of Our Lord Church

Officers of Jr. Branch 157 (Monessen, PA) presented a \$500 matching funds check to Rev. Dave Nazimek of Epiphany of Our Lord Church. The bake sale netted approximately \$900 at the church festival.



L-R: Alice Bialon, Ruth Bielawski, Rev. Dave Nazimek, Dorothy Urbanowicz, Lori Veschio, and Rosemary Betza.

Maria E. Grega District Hosts Scholarship Dinner

The Maria E. Grega District of Youngstown, OH hosted a dinner to honor their scholarship winners. St. Mary Magdalene Lodge, Branch 169 honored their scholarship winners and their families at that time. The Branch presented their winners with monetary gifts. The special guests pictured were: Dolores J. Sonoga, President Branch 169; scholarship winners Brittany Bobovnyik; Laura Sefcik; Rachel Probst; Jenna Hamrock and National Chaplain and Branch 169 member Monsignor Peter M. Polando. Scholarship winner Geoffrey Kim of California was not present.



Anna Hurban Chicago District Swears In New Officers

On Saturday, October 29, 2011, the Anna Hurban Chicago District swore in its new District Officers, acknowledged and thanked the outgoing District Officers, Joe Ledvora (President), Helen Ledvora (Recording Secretary) and Alice Nemcek (Treasurer) for their collective years of service to the District.

The District also acknowledged and thanked Rosemary Mlinarich for her 16 years of service as one of the FCSLA's



Vice President Judy Tybor-Knizner thanks outgoing President Joe Ledvora for his District service.



L-R: Rosemary Mlinarich and Judy Tybor-Knizner.



Recording Secretary Helen Ledvora giving her final District Meeting Minutes Report with Irene Zittman making presentation of flowers.

National Vice Presidents. The District also congratulated Jeanette Palanca and Joyce Kelly on their recent election to the FCSLA's Office of Court of Appeals at the 2011 Convention in Baltimore, MD.

The new Chicago District Officers are: Mary Therese Tylus (President), Judy Ty-

bor-Knizner (Vice President), Lorraine Gibas (Recording Secretary), Carol Rosenthal (Treasurer), Irene Zittman (Auditor), Jarmila Hlubocky (Financial Secretary) and Sr. Antonia Klausner (Chaplain).

In a few words spoken by newly elected President, Mary Therese Tylus,



Jeanette Palanca and Joyce Kelly, National Court of Appeals Officers.

Home

Office

Staff All



New Officers — L-R: Jarmila Hlubocky, Irene Zittman, Carol Rosenthal, Lorraine Gibas, Judy Tybor-Knizner and Mary Therese Tylus.

she thanked everyone on behalf of the newly inducted District Officers for the opportunity to serve the Chicago District. As World's Finest Chocolate bars were passed out to the attendees, a pledge was made to work with each and every one in making "Chicago - the World's Finest District."



L-R: Joe Ledvora and Mary Therese Tylus.

Dressed Up For Halloween!

40th National Convention of the First Catholic Slovak Ladies Association Saturday, October 8 to Thursday, October 13, 2011

The 40th National Convention of the First Catholic Ladies Association was held from October 8-13 at the Baltimore Waterfront Marriott in Baltimore, MD.

On Saturday, October 8th, 362 delegates representing 20 states registered for the convention. That evening a get acquainted reception was held complete with musical entertainment from Ralph Szubski the Accordion Man and the Party Band. Many delegates took to the dance floor for a polka, the chicken dance and even an electric slide.

On Sunday, October 9th, the opening Mass of Thanksgiving was held at the First Cathedral of the United States of America, the Basilica of the National Shrine of the Assumption of the Blessed Virgin Mary. The architect of the basilica was Benjamin Henry Latrobe, the same architect that designed the United States Capitol in Washington, DC. Thomas Jefferson, a good friend of Latrobe, was influential in incorporating skylights in the dome of the Capitol and insisted that Latrobe do the same thing in America's first cathedral. Built in the Neoclassical design between 1806 and 1821, the basilica opened in 1821. It was closed between April 2004 and November 2006 for an extensive restoration and renovation under the guidance of the Archbishop of Baltimore, William Cardinal Keeler. The Most Reverend Roger W. Gries, O.S.B., auxiliary bishop of Cleveland, was the principal celebrant of the convention's opening liturgy at the basilica. Music for the liturgy was provided by the basilica choir.

That evening a banquet reception was held compliments of the Marriott Waterfront followed by our traditional banquet. Allison Koppel, Executive Vice President of the American Fraternal Alliance was our guest speaker. The FCSLA presented Rev. Edward G. Robinson, Pastor/Director of Agape House with a donation to help support their good work! The Agape House has a mission to provide food, clothing, shelter, and the Gospel of Christ to disadvantaged persons in the Baltimore Metropolitan area.

On Monday morning, the official opening on the 40th National Convention began with an Invocation by Monsignor Peter M. Polando, National Chaplain and was followed by the Presentation of the Colors. National Trustee Cynthia Maleski then led the pledge of allegiance and the singing of our National Anthems (American and Slovak). National President Mary Ann S. Johanek delivered her message and introduced our Parliamentarian Patricia A, Koch, P.R.P. The delegates then listened to an excellent parliamentary workshop given by our parliamentarian to help them understand how to participate more fully in the convention sessions according to Robert's Rules of Order.

Delegates heard reports from our actuary Robert E. Bruce; our outside auditor Leo Hannah, CPA and our attorney Anthea Daniels all affirming that the FCSLA is fiscally sound and being very well managed.

The Association thanks all our brother and sister fraternal organizations who were represented at our opening Mass and Banquet and who provided warm greeting to our delegates throughout the opening day of the convention. Mary Therese Tylus, Chair of the Donation committee presented the work of the committee which was done in advance of the convention. After some discussion and debate the convention approved donations totaling the budgeted amount of \$880,000.00.

The delegates were treated to an evening of entertainment on Monday night compliments of the FCSLA. A fabulous tribute to Elvis was given by Mike Albert Entertainment from Westerville, OH.

Barbara Novotny Waller, Chair of the Bylaws Committee presented the proposed bylaws changes that had been received in a timely manner by the Home Office. The work of the committee was summarized in the packets received by each delegate prior to the convention. A proposed change to drop the Slovak/Slavic heritage requirement for membership failed. After much debate under new business the convention did approve the formation of a Constitution and Bylaw Revision Committee which will have representatives from each of the 15 districts, the board of directors and members at large. The work of this committee will come before a special convention of the FCSLA to be held during 2014.

Co-Chairs Michele Mrazik and Mark Peterson presented the work of the Salary Committee which passed by an overwhelming majority.

Virginia DeLuca, Chair of the Credentials Committee presented the final report of the committee which was adopted unanimously.

Archabbot Douglas R. Nowicki, O.S.B. Chair of the Resolutions Committee presented the resolutions for approval on Thursday morning.

Abbot Christopher Schwartz, O.S.B. installed the newly elected members of the Board of Directors and the Court of Appeals on Thursday morning, and the convention closed with prayer and the singing of "God Bless America" and "Hej, Slovaci" once again led by National Trustee Cynthia Maleski.

The new board and court of appeals will be formally presented in the February 2012 *Fraternally Yours* after the January 2012 re-organization takes place. This is the newly elected Board members for 2012-2015: National President Cynthia M. Maleski; National Chaplain Monsignor Peter M. Polando; National Vice Presidents Irene J. Drotleff (1st), Lawrence Golofski (2nd) and Barbara Novotny Waller (3rd); National Secretary Sue Ann Seich; National Treasurer Stephen Hudak; National Trustees John M. Janovec and Virginia Holmes; National Auditors Katherine Mueller, Barbara A. Sekerak and Dorothy Urbanowicz; and National Editor Carolyn M. Bazik.

The Court of Appeals members are: Mary Angeloff, Jeanette Palanca, Barb Shedlock, Ralph Szubski, Joseph L. Szumski, Carol Yurechko, Ron Sestak, Joyce Kelly, Ronald Paseka, Ann Sedlock, Bernard Drahozal, Dawn LaBuda.

The convention was officially adjourned by National President Mary Ann S. Johanek and delegates were able to gather one last time for lunch before leaving for home.

The 41st National Convention will be held in Louisville, KY in October 2015.

Scenes from the 40th National Convention in Baltimore, MD

"Where New Friendships Were Made — While Others Were Simply Renewed" Registration and Evening Welcome Buffet Dinner























ŽENSKÁ JEDNOTA



Saturday, October 8 ~ Evening Welcome Buffet Dinner































Saturday, October 8 ~ Evening Welcome Buffet Dinner































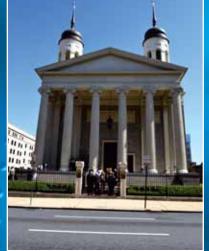




Additional photos will be included in January and February Issues. ŽENSKÁ JEDNOTA

Sunday, October 9 ~ Opening Mass





















First Cathedral of the United States of America The Basilica of the National Shrine of the Assumption of the Blessed Virgin Mary DECEMBER 2011

Sunday, October 9 ~ Opening Mass

























Ser and the series



ŽENSKÁ JEDNOTA

HALLOWEEN PARTY FOR JR. BRANCH 184 RECENTLY HELD

On Saturday, October 22, 2011, Jr. Branch 184 in cooperation with Sr. Branch 289 of Gary, IN, hosted a Halloween party for the junior members. The event was held at Our Lady of Consolation Church Hall in Merrillville, IN. This annual event draws not only the junior members, but their parents and grandparents, to this festive Autumnal event. Games and prizes are always anxiously awaited by the members.



Branch W001 Holds Youth Bowling Party

Branch W001, New Prague, MN, held a Youth Bowling Party on Sunday, October 30, 2011 at Strike Force Bowl. Members were treated to bowling, pizza, pop and prizes. A good time was had by all!



Don't Forget To Tell Us About Your Holiday Parties!

DECEMBER 2011



JULIA VERONICA TYBOR

Sr. Branch 485



Julia Veronica Antoinette Massura Tybor was born on January 17, 1920 and passed away on December 11, 2009 surrounded by her children and grandchildren. She attended St. Simon

the Apostle grade school and St. Augustine high school, graduating with a secretarial certificate. Julia married Joseph A. Tybor, on May 11, 1941. He preceded her in death on August 17, 1968.

Julia was employed as the first secretary to the president of Talman Federal, now Bank of America. Julia returned to the workforce after raising her children, working at Mt. Greenwood Savings and Loan. She retired from her position as an executive secretary for Sears Roebuck & Co. in the Sears Tower in downtown Chicago. She enjoyed family and friends and was a special support to nuns, priests and college students.

Julia lived at Mayslake, in Oak Brook, IL, for 18 years and volunteered in many activities. She was an active member for many years in her local FCSLA Sr. Branch 485 at St. Simon, Chicago, IL, and attended daily Mass. Her faith and family were the center of her life.

She traveled to Europe several times, highlighted with visits to family in Slovakia and special celebrations in Rome.

Throughout her life Julia extended her Slovak hospitality to all she met, especially to her family through many gatherings that nurtured both the soul and body. She was famous for her baking, especially her torte cakes, walnut rolls and rye bread.

Julia is survived by her four children: Julia F. Moore, M.D., Joseph R. Tybor (Sandee Kalafut), Donna Siedschlag

(William), and David J. Tybor (Rita McClain), nine grandchildren, Eva Moore, Dave Tybor, Jules Tybor, Sarah Tybor, Robin Moore, Adam Tybor, Rachel Tybor, Randall Siedschlag, and Amanda Siedschlag, and one greatgrandchild Phineas Tybor. Julia is also survived by her siblings: Alfred (Eileen) Massura, Therese (Leo J.) Tylus and Lydia (late Tom) Berry and her sisterin-law Anne (late Lawrence) Tisconscik and numerous nieces and nephews, grandnieces and nephews, great-grandnieces and nephews, and great-greatgrandnieces. Julia is preceded in death by her parents, Joseph and Maria (Bacur) Massura, siblings William, Edward (late Wilma), Richard, Alfred David, Alma (late Al) Schnaidt, Sr. M. Alfred, SSCM, Stephen, and Joseph Massura and in-laws, Eileen Mamajek, Edward R. (Dorothy Kubina) Tybor and Irene (Louis) Banach.

Julia is remembered by all who loved her.

GENEVIEVE "JENNIE" JASON Branch 161

Genevieve Marie Hamrock Jason, 85, passed away September 18, 2011. She was born July 25, 1926, in Youngstown, the oldest child of the late Stephen and Mary Kacenga Hamrock.



Genevieve graduated from Woodrow Wilson High School. Merle "Red" Jason and Genevieve Hamrock were united in marriage on July 15, 1950, at St. Matthias Church. They celebrated their 61st wedding anniversary this past summer and were members of St. Christine Church. Merle preceded his beautiful bride in death by less than a month. He died on August 19, 2011.

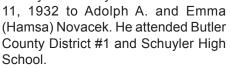
The two most important things in life to Jennie were her faith and her family. She was a loving mother to her four children, whom she leaves behind, Karen (Dennis) Gavalier of Denver, Denise (Joseph) Kenney of Atlantic Beach, FL, Daniel (Jayne) Jason of Port Allen, LA, and Kenneth (Laurie) Jason of Loveland, CO. She had 10 grandchildren.

Besides her parents, Genevieve was preceded in death by her youngest brother, Thomas Hamrock. She is survived by her brother, Stephen Hamrock of Youngstown; sister, Emily Swierz of Zanesville; sister, Anne Ledebur of South Lebanon; brother, Bernie Hamrock of Westerville; a cousin, Agatha Fabiny of Youngstown; and many nieces and nephews.

Jennie was a devoted wife, mother, grandmother and will be greatly missed by her entire family and many friends. Jennie enjoyed golfing, lunches and walks with family and friends, and traveling, especially to visit her children. She started a yearly family destination vacation when her grandchildren were born so that everyone could be together for a week in the summer. She was also a member of the First Catholic Slovak Ladies Association, Branch 161.

ELMER A. NOVACEK Branch W122

Elmer A. Novacek, 79, of Schuyler, NE passed away September 16, 2011 after a courageous battle with colon cancer. Elmer was born on a farm in Butler County on January



On November 20, 1954, Elmer married Catherine Jedlicka at St. Marys Catholic Church in rural Schuyler. He farmed his entire life until his health failed and he moved to Schuyler in 1992.

Elmer is survived by his wife



Catherine of Schuyler; daughters Janice Novacek of Lincoln, Sharon (Karl) Kovar of David City; sons Dennis (Renee) Novacek of David City, Larry (Elaine) Novacek of Linwood; sister Arlene (Ben) Fricke of David City; brothers Adolph Jr. (Joan) Novacek of Schuyler, Marland (Phyllis) Novacek of Linwood, and seven grandchildren. He was preceded in death by his parents.

DOROTHY M. McDEVITT

Branch S089

Dorothy Nowak McDevitt, 91, a resident of Parkhouse Providence Pointe, M o n t g o m e r y County, PA died on February 23, 2011.

She was pre-



ceded in death by her husband, David McDevitt. She is survived by her children, David S. McDevitt (Maryanne), and Patricia Wolvington (William); 4 grandchildren, and 7 great-grandchildren. She was a member of St. David

years. Dorothy was so proud of her Slovak heritage; she was devoted to her husband David, who was the light of her life. She also loved a good game of bingo for many years. Dorothy never saw a yard sale that she wouldn't stop for and she loved to have lunch at many fine old inns in Bucks County. She was a faithful catholic woman all her life and had a great devotion to the Blessed Mother as well.

Church in Willow Grove, PA for over 50

OTTO A. RIDL Branch W121

Otto A. Ridl, 77, of Chanhassen, MN entered his eternal home on May 25, 2011. Preceded in death by daughter, Sharon; brother, Edward and sister, Edith.

Survived by loving wife of 57 years, Josephine; children, Barbara (Tom) Kringstad, Linda Ridl, James (Gayle) Ridl, Mary Ridl, Theresa (Sean) Knutsen, and Annie (Joe) Schleif; seven grandchildren; and a brother, Robert (Gen) Ridl.

The hallmarks of his life were the church, his family and his work. He

was a devoted husband and family man. He did everything for the love of God and family. He owned and operated a Dairy Queen with his wife Jo where he worked until a week before he died.

DOCTOR PRESCRIBES A DOSE OF READING



Daily Dose of Reading is a non-profit organization based in Cleveland, OH. For over a decade, it has been striving to improve literacy in children by empowering families through reading and language. Each month, the Curriculum Director creates cohesive lesson plans and story time extenders to share with teachers, staff, and pediatric medical personnel. Topical Booklists are available citing fiction and non-fiction selections in over 35 areas. Also,

each year, Daily Dose of Reading develops Prescriptions for Reading: lists that recommend age appropriate books from birth to age fourteen.

Doctors like Dr. Deborah Brindza, FCSLA Medical Director and pediatrician at University Premier Pediatricians in Bedford, OH, have not only distributed the Prescriptions for Reading at well visits, but have created opportunities to share the love of reading beyond the exam room doors. Funded

by a generous grant from the First Catholic Slovak Ladies Association, Dr. Brindza initiated a cooperative partnership with Daily Dose of Reading. Each month, a Literacy Specialist conducts a story time, provides curriculum and books to both the waiting and exam rooms, and stocks a bookshelf devoted specifically to take-home books. Dr. Brindza, and other ambassadors of Daily Dose of Reading, are caring not only for the patients' bodies, but also for



their minds. A strong foundation in reading builds brighter futures for the families who receive Dr. Brindza's care. Dr. Brindza gives every child a Daily Dose of Reading!

BRANCH W137 HOLDS TWO EVENTS FOR MEMBERS

Branch W137, Cedar Rapids, IA board members gathered on August 14, 2011 for brunch and a meeting at Cedar Ridge Winery. Plans and improvements for future member gatherings were discussed.



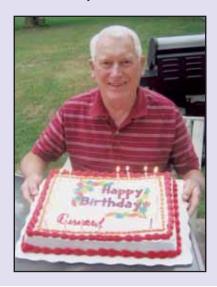
On September 11, 2011, thirty members of Branch W137, Cedar Rapids, IA gathered for September Fest in the social hall of St. Ludmila Church. Octoberfest themed beer was sampled. Food and door prizes were available.

The branch Christmas Party will be held on December 4, 2011 from 3-6 p.m. at St. Ludmilla's Gym.



Bernie Drahozal Celebrates 80th Birthday

Bernie Drahozal celebrated his 80th birthday with family and friends on September 17, 2011. Bernie is a long standing member of Branch W137, a delegate to the 40th National Convention in Baltimore, MD and on the Bylaws Committee.





Branch W055 Honors Scholarship Winners

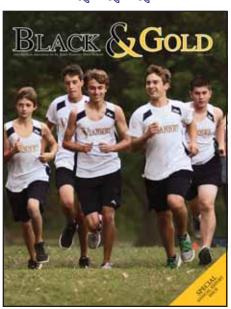


Branch W055, Sacred Heart, Cedar HIII, NE, was honored with two members receiving scholarships. Tyler Minchow (left) a senior at Pius X in Lincoln, NE, received a \$1,000 award and Nathan Hall (right) a seminarian at Mount St. Mary's Seminary at Emmitsburg, MD, received a \$1,750 award. Both are fourth generation members. Father Jeremy Hazuka, also a FCSLA member, made the presentations. The branch hosted a brunch after the Mass.

STUDENTS IN THE NEWS Eagle Scout Ranking Achieved

MATTHEW LEE PAUL of Branch 289, Gary, IN, was awarded the rank of Eagle Scout on Sunday, October 23, 2011 at Rice Field, Corydon, IN. This rank is achieved by only 2 out of every 100 scouts. His project was the rejuvenation of a long dormant and abandoned city sports field, which will now be used for soccer and baseball. Matthew is currently a sophomore at Corydon Central High School and has been a member of the FCSLA since birth. He is shown here with his parents, Steven and Mary Paul, who are also members of Branch 289.





NICK UXA, far right, is a FCSLA scholarship recipient from St. Louis Jr. Branch 11. He is a Freshman at St. John Vianney High School. Nick had a stellar year on the Vianney JV cross country team.

FCSLA 2012/2013 SCHOLARSHIP PROGRAM

More than \$248,250 in Scholarship Awards!

The First Catholic Slovak Ladies Association is pleased to announce its 2012-2013 Scholarship Program which is in fulfillment of one of the objectives of the organization. This year more than \$248,250 will be awarded to young members of the Association, which includes \$42,000 being awarded to elementary school applicants.



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

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

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

32 HIGH SCHOOL AWARDS AT \$1,000 EACH WILL BE DISTRIBUTED AS FOLLOWS: 8 Freshmen · 8 Sophomores · 8 Juniors · 8 Seniors

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

7 for Grade 5 · 7 for Grade 6 · 7 for Grade 7 · 7 for Grade 8

28 EARLY ELEMENTARY AWARDS AT \$750 EACH



7 for Grade 1 · 7 for Grade 2 · 7 for Grade 3 · 7 for Grade 4

In addition, two (2) Theresa Sajan Scholarships are awarded to graduate students. An eligible candidate for a FCSLA Fraternal Scholarship Award shall be a member of good standing for at least three years prior to date of application and hold a \$1,000 legal reserve certificate, a \$5,000 term certificate or have an annuity certificate. If applying for a Seminary or Deacon Scholarship it is necessary to complete all documents.

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

All applications and supporting documents must be completed and submitted to the Home Office no later than March 1, 2012.

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

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

SCHOLARSHIP APPLICATION REQUEST

Please send	l me a scholars	hip application fo	orm. (PLEASE PRINT)		
Branch No.		-			
Name					
Address _					
City			State	Zip	
Application	requested fo	r following award	1:		
🗆 College	🗆 Graduate	🗆 High School	□ Seminary or Deacon Scholars	hip 🛛 🗆 Grades 5-8	🗆 Grades 1-4

Loretta Ekoniak of Branch 161 Co-Authors "Slovaks of the Greater Mahoning Valley" Publication

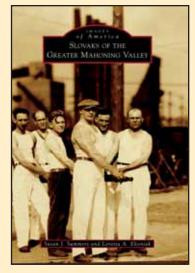
To many people, the sight of a sky aglow with flame, clouds of smoke rising up and the smell of sulfur in the air would bring thoughts of Sunday sermons about brimstone and fire and punishment for a life of sin. But at the end of the 1800's and into the new century of the 1900's, this picture was not one of despair, but one ripe with the promise of a future bright with the vision of prosperity. Such was the Mahoning Valley as seen by Slovak immigrants fleeing poverty and a future with no hope of improving their lot in life. The steel mills along both banks of the Mahoning River formed an almost continuous band from Warren, OH to Lowellville, OH; and these belching, hot, dirty giants of industry . . . built to take advantage of the Valleys rich iron ore and coal deposits and to provide for the growing demand for steel in construction and manufacturing . . . needed workers and lots of them! And in return for their labor, the mills held out to them the promise of a better life and the opportunity to provide for a family, a home and goods they couldn't have dreamt of in the Old Country. So starting in the 1870s, Slovaks responded to the promise of work and good wages by coming to our area in large numbers.

These first Slovaks sent money home to their families and after saving enough money, brought their families to the towns of our valley . . . Niles, McDonald, Warren, Youngstown, Campbell, Struthers, Lowellville, Sharon and Farrell all saw an influx of Slovaks. One man wrote to his brother or his cousin or his neighbor in his home village in Spišská Zupa (county) or Sariš or Zemplinská Zupa and the stream of Slovak immigrants grew. The 1922 Census of Slovak people living in Mahoning County, OH, published by the District Assembly of the Slovak League of America, listed 2,069 different Slovak surnames of families living in nine different areas from Haseltine to Struthers, from Steelton to Lansingville. By the 2000 U.S. census, over 65,000 people in the Mahoning Valley area listed Slovak as their ancestry.

On September 19th, Arcadia Publishers released a new book in their *Images of America* series entitled, "**Slovaks of the Greater Mahoning Valley**", written by Loretta Ekoniak and Susan Summers. They spent a year and a half gathering information and photos from nearly 100 families in the area who have Slovak roots. They have included material from nineteen area Slovak churches, many schools, sports teams, Slovak enterprises and more. They believe that their book will be of interest to people who grew up in the various Slovak communities in our area, to people who are doing genealogical research and to people who are interested in how the Slovak Americans in our Valley have contributed to its growth and development.

Loretta Hanuschak Ekoniak comes by her interest in the Slovak community quite naturally. Born in the Mahoning Valley, she is Slovak on both her mother's and father's side and so is her husband, Michael, which is quite unusual in the third generation grandchildren of immigrants. Their grandparents came to the Mahoning Valley, like the majority of Slovak immigrants, between 1890 and 1915. Loretta graduated from Youngstown State University with degrees in medical technology and in secondary education. She worked in three area hospital laboratories before becoming a high school science teacher. When multiple sclerosis placed her in a wheelchair and ended her teaching career, her early retirement ironically freed up time for her to follow her other passion . . . her Slovak heritage. Every cloud has a silver lining!

Loretta is the president of the American Slovak Cultural Association of the Mahoning Valley and editor of its quarterly newsletter, and active in many other Slovak groups such as the Youngstown Spisšká Nová Ves Sister Cities organization, the First Catholic Slovak Ladies Association. Simply Slavic, and the Mahoning Valley International Civic and Cultural Institute. She feels extremely lucky that both her mother and her mother-in-law kept in touch with their parents' families in Slovakia. She



studied the Slovak language for three summers at the University of Pittsburgh's Summer Language Institute so that she could more easily correspond with relatives in Slovakia. She and her husband, along with their two sons, Michael and Nathaniel, have twice traveled to Slovakia to visit their ancestral villages and meet their Slovak cousins. As she became more involved in Slovak activities, she saw that many from the older generation were dying, and their memories and stories were being lost. When Susan called her about the possibility of working together on this book, she saw it as the perfect opportunity for her to help keep their names and heritage alive for future generations.

Susan Gubany Summers has long been interested in all things of historic interest. For many years, she was involved with the Arms Museum as a docent, giving presentations and demonstrations to students and the general public. Susan is a lifelong resident of the Mahoning Valley. She was born in Youngstown, OH, but moved to Campbell, OH as a young child. Both her parents were first-generation Americans. She now resides in West Middlesex, PA with her mother, Helen and husband, Len. They have one daughter, Melissa, and two grandsons. Susan has been interested in her Slovak roots and genealogy for the past 30 years. This interest in Slovak culture peaked when her 95 year old mother came to live with her and shared stories, songs and memories from the past. Susan realized that this generation of "invisible immigrants" was fast disappearing and the idea for a book was born. "Slovaks of the Greater Mahoning Valley" became the stories and contributions of our ancestors to the local community and the community at large.

When asked what they hope the lasting impact of the book will be, they replied:

"We hope that this book will not only keep alive the memories of our ancestors, but also, in some small way, let their descendents see them as real people who came here to build a better future for their children and grandchildren. We want them to see their ancestors as people who sacrificed and worked hard, but also made time to celebrate and enjoy this new land and the opportunities it offered."

The book is available for \$22 plus \$3 shipping/handling. Loretta Ekoniak: loretta.ekoniak@gmail.com or (330) 549-3760 or Susan Summers: summers1979@roadrunner.com or (724) 906-8003.

SLOVAK WORDS AND ENGLISH TRANSLATIONS

Family:

aunt baby bachelor (free man) boy brother-in-law brother child/children cousin (male) cousin (female) daughter divorced man divorced woman father-in-law father girl grandfather grandmother grandparents husband man married man

<u>Rodina:</u>

teta dieťa/decko slobodný chlapec švagor brat dieťa/deti bratranec/bratanec sesternica dcéra rozvedený rozvedená svokor/tesť otec dievča starý otec/dedko stará mama/babka starí rodičia manžel muž ženatý

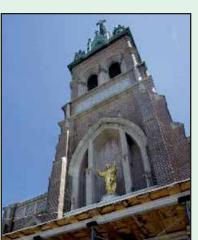
Signatura to Hear Sacred Heart Appeal

Finally after years of hope, legal maneuvers and several appeals, the Sacred Heart Wilkes Barre Foundation received the amazing news. The Apostolic Signatura (the highest court in the Vatican) agreed to hear the appeal to keep Sacred Heart Church of Wilkes-Barre Church open. A preliminary letter sent by the Secretary of the Apostolic Signatura concluded with the simple statement: "Please note that the recourse regarding the Church of the Sacred Heart is proceeding,"

Historically few appeals are accepted to be heard by this "Supreme Court of Rome." The appeals are studied when they arrive in Rome and the decision to allow the case to proceed is

determined by a group of canon lawyers. Most are rejected "at the doorstep" (e limine). The Foundation will receive a formal announcement of the details of the hearing within two weeks. The only laity allowed in the court will be the Foundation's canon lawyers, Alessa and Carlo Gullo.

Anyone wishing to help with legal costs is asked to send donations to: Sacred Heart Wilkes-Barre Foundation, 770 Lantern Hill Drive, Shavertown, PA 18707.



Sacred Heart of Jesus Church in Wilkes-Barre.

married woman mother-in-law mother nephew niece parent/parents sister-in-law sister son uncle unmarried woman widower widow wife woman

<u>Body:</u>

cheek/cheeks ear/ears eye/eyes face hair/hairs hand/hands head mouth nose throat/neck tooth/teeth back breast/breasts chest elbow finger/fingers foot/feet knee/knees leg/legs nail/nails navel rear-end shoulder/shoulders sole (foot) thigh/thighs waistline wrist

vydatá svokra/testiná matka synovec neter rodič/rodičia švagriná sestra syn strýko/ujo slobodná vdovec vdova manželka žena

<u>Telo:</u>

líce/líca ucho/uši oko/oči tvár vlas/vlasy ruka/ruky hlava ústa nos hrdlo/krk zub/zuby chrbát prso/prsia hruď lakeť prst/prsty noha/nohy koleno/kolená noha/nohy necht/nechty pupok zadok plece/plecia podošva/chodidlo stehno/stehná driek zápästie

NOTICE: Date Change from November Issue

Youngstown Sister Cities 15th Annual Slovak Heritage Tour

Youngstown-Spisska Nova Ves Sister Cities has scheduled its 15th Heritage Tour to Slovakia for the **first two weeks of July 2012**. Jim and Kay Bench will again be tour guides. Look for more details in future articles during 2012.

50 Years of Volunteer Coaching Honored

On September 23, 2011, the Monessen School District, Monessen Midget League, the city of Monessen and the State of Pennsylvania honored Coach Charles (Chuck) Urbanowicz (Sr. Branch 88 in Monessen, PA) for 50 years of volunteer coaching.

Chuck began his coaching career in 1961 with the Lynnwood Eagles and coached there until 1967 when he began coaching the Monessen Ben Franklin Tigers. In 1993 he began coaching Monessen High School and continued there through 2003. In 2006 he returned to the younger youth with the Mon Valley Midget Football League Termite Division.

During his coaching years, his teams won numerous championships with the Monessen Ben Franklin Tigers and other championships as follows:

- 1993 & 1994 Monessen High School Tri County South Conference Champs
- 1994 Monessen Middle School Undefeated Section Champs
- 1995 Monessen Middle School Undefeated Section 2 Champs
- 1995, 1996, 2002 & 2003 Monessen High School Tri County South Champs
- 2006 Mon Valley Midget Football League Termite Division Champs

Councilwoman Lucille D'Alfonso presented Chuck with a proclamation from the City of Monessen for his outstanding endeavors as a football coach in the city of Monessen. Pennsylvania State Representative R. Ted Harhai also presented a Citation from the House of Representatives stating that Mr. Urbanowicz sets a sterling example of dedication, skill and hard work for his young athletes and that he truly is a role model worthy of emulation. Chuck was also presented with an engraved clock from the Monessen Midget Football League and an autographed football from his team.

Following the game, a gathering was held in Chuck's honor at the New Alpine in Monessen.

September 23, 2011 was also the 44th wedding anniversary of Charles and Dorothy Urbanowicz, National Auditor.



L-R: Councilwoman Lucille D'Alfonso, Coach Chuck Urbanowicz, and PA State Representative R. Ted Harhai.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF JULY 31, 2011

ASSETS		
Cash and Short Term Investments	\$	18,436,238.95
Bonds	•	613,509,878.87
Preferred Stock		6,580,430.87
Common Stock		710,981.84
Investment Income Due and Accrued		10,044,568.98
Promissory Notes		34,934.70
Property Plant and Equipment, Net		6,668,151.34
Certificate Loans & Accrued Interest		1,863,157.44
Other Assets		210,897.66
TOTAL ASSETS	\$	658,059,240.65
	<u> </u>	000,000,210.00
	¢	405 070 040 00
Life Reserves	\$	195,679,643.08
Annuity Reserves		349,802,418.50
Death Claims Payable		715,866.71
Unearned Premiums		587,596.00
Matured Endowments		323,339.00
Provision for Dividends Payable Accumulated Dividends and Interest		2,089,313.00
Accrued Convention Donations		3,720,046.90
Provision for Future Conventions		828,669.00
Asset Valuation Reserve		662,710.64
		6,923,998.00
Interest Maintenance Reserve		1,362,113.00
Other Liabilities		1,186,306.98
Provision for Annuity Certain Accounts		4,284,000.00
TOTAL LIABILITIES	\$	568,166,020.81
SURPLUS	_	
	¢	00 002 210 05
Surplus	\$	89,893,219.85
TOTAL SURPLUS	\$	89,893,219.85
TOTAL LIABILITIES AND SURPLUS	\$	658,059,240.65
TOTAL LIABILITIES AND SORFEOS	φ	030,039,240.03
INCOME STATEMENT		
For the Seven Months Ending July 31,	2011	1
REVENUE	201	1
	\$	12 700 760 16
Insurance Premiums	φ	13,788,769.16
Annuity Premiums		12,806,357.08
Investment Income		20 753 254 08
		20,753,254.08
Amortization of Interest Maintenance Reserve		76,409.58
Amortization of Interest Maintenance Reserve Rental Income		
		76,409.58
Rental Income Other Revenue	6	76,409.58 239,184.00 9,632.36
Rental Income Other Revenue TOTAL REVENUE	\$	76,409.58 239,184.00
Rental Income Other Revenue	\$	76,409.58 239,184.00 9,632.36
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life	\$	76,409.58 239,184.00 9,632.36
Rental Income Other Revenue TOTAL REVENUE EXPENSE	=	76,409.58 239,184.00 9,632.36 47,673,606.26
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.45 1,458,470.45 101,154.78
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Convention Expenses Dividends to Members	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 2,757,472.91 11,828,674.45 1,458,470.45 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Matured Endowments Donation Expenses Convention Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80 80,825.00
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Matured Endowments Donation Expenses Convention Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80 80,825.00
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80 80,825.00
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Accounting Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.45 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80 80,825.00 195,228.00
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80 80,825.00 195,228.00 252,750.00
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Matured Endowmerts Donation Expenses Convention Expenses Donation Expenses Donation Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Accounting Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.45 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80 80,825.00 195,228.00 252,750.00 239,267.69 65,291.02 847,890.98
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Accounting Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Officers Interest Expense	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80 80,825.00 195,228.00 252,750.00 252,750.00 252,750.00 252,750.00 252,750.00 252,750.00
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Employees Salaries — Employees Tax Expense	=	$\begin{array}{c} 76,409.58\\ 239,184.00\\ 9,632.36\\ 47,673,606.26\\ \hline \\ 47,673,606.26\\ \hline \\ 47,673,606.26\\ \hline \\ 14,106,643.00\\ 2,757,472.91\\ 11,828,674.45\\ 1,458,470.54\\ 886,723.45\\ 101,154.78\\ 13,700.31\\ 201,295.00\\ 106,604.96\\ 1,224,872.29\\ 611,739.76\\ 573,690.00\\ 35,919.93\\ 35,858.31\\ 175,744.03\\ 64,194.00\\ 89,769.00\\ 1,530.80\\ 80,825.00\\ 195,228.00\\ 252,750.00\\ 239,267.69\\ 65,291.02\\ 847,890.98\\ 255,744.86\\ 149,143.78\\ 179,900.20\\ \hline \end{array}$
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80 80,825.00 252,750.00 239,267.69 65,291.02 847,890.98 255,744.86 149,143.78 179,900.20
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.45 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80 80,825.00 195,228.00 252,750.00 252,750.00 259,267.69 65,291.02 847,890.98 255,744.86 149,143.78 179,900.20 169,321.00
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Accounting Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 15,228.00 252,750.00 259,2750.00 259,267.69 65,291.02 847,890.98 255,744.86 149,143.78 179,900.20 169,321.00 50,636.20 193,141.48
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Employees Salaries — Employees Depreciation Expense Tax Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising	=	$\begin{array}{c} 76,409.58\\ 239,184.00\\ 9,632.36\\ 47,673,606.26\\ \hline \\ 47,673,606.26\\ \hline \\ 47,673,606.26\\ \hline \\ 47,673,606.26\\ \hline \\ 14,106,643.00\\ 2,757,472.91\\ \hline \\ 11,828,674.45\\ 1,458,470.54\\ 886,723.45\\ 101,154.78\\ 13,700.31\\ 201,295.00\\ 106,604.96\\ \hline \\ 1,224,872.29\\ 611,739.76\\ 573,690.00\\ 1,224,872.29\\ 611,739.76\\ 573,690.00\\ 35,919.93\\ 35,858.31\\ 175,744.03\\ 64,194.00\\ 89,769.00\\ \hline \\ 1,530.80\\ 80,825.00\\ 252,750.00\\ 239,267.69\\ 65,291.02\\ 847,890.98\\ 255,744.86\\ 149,143.78\\ 179,900.20\\ 169,321.00\\ 50,636.20\\ 193,141.48\\ 50,257.16\\ \hline \end{array}$
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense	=	$\begin{array}{c} 76,409.58\\ 239,184.00\\ 9,632.36\\ 47,673,606.26\\ 14,106,643.00\\ 8,039,418.00\\ 2,757,472.91\\ 11,828,674.45\\ 1,458,470.54\\ 886,723.45\\ 101,154.78\\ 13,700.31\\ 201,295.00\\ 106,604.96\\ 1,224,872.29\\ 611,739.76\\ 573,690.00\\ 35,919.93\\ 35,858.31\\ 175,744.03\\ 64,194.00\\ 89,769.00\\ 1,530.80\\ 80,825.00\\ 195,228.00\\ 195,228.00\\ 195,228.00\\ 252,750.00\\ 239,267.69\\ 65,291.02\\ 847,890.98\\ 255,744.86\\ 149,143.78\\ 179,900.20\\ 169,321.00\\ 50,636.20\\ 193,141.48\\ 50,257.16\\ 82,845.52\\ \end{array}$
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80 80,825.00 195,228.00 252,750.00 259,267.69 65,291.02 847,890.98 255,744.86 149,143,78 179,900.20 169,321.00 50,636.20 193,141.48 50,257.16 82,845.52 68,529.38
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Accounting Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 8,039,418.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 15,228.00 252,750.00 252
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries = Officers Interest Expense Tax Expense Insurance Department Fees Sales Promotion Rental Expense	=	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80 80,825.00 252,750.00 239,267.69 65,291.02 847,890.98 255,744.86 149,143.78 179,900.20 169,321.00 50,636.20 193,141.48 50,257.16 82,845.52 68,529.38 99,684.66 239,184.00
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense	\$	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80 80,825.00 195,228.00 195,228.00 252,750.00 239,267.69 65,291.02 847,890.98 255,744.86 149,143.78 179,900.20 169,321.00 50,636.20 193,141.48 50,257.16 82,845.52 68,529.38 99,684.66 239,184.00 297,787.74
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Foets Accounting Fees Actuarial Fees Legal Fees Consulting Services Benefits Fres — Directors Salaries — Employee Benefits Fax Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Avertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Insurance Department Fees Sales Promotion Rental Expense Total EXPENSES	\$	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80 80,825.00 195,228.00 252,750.00 239,267.69 65,291.02 847,890.98 255,744.86 149,143.78 179,900.20 169,321.00 50,636.20 193,141.48 50,257.16 82,845.52 68,529.38 99,684.66 239,184.00 297,787.74
Rental Income Other Revenue TOTAL REVENUE EXPENSE Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense	\$	76,409.58 239,184.00 9,632.36 47,673,606.26 14,106,643.00 2,757,472.91 11,828,674.45 1,458,470.54 886,723.45 101,154.78 13,700.31 201,295.00 106,604.96 1,224,872.29 611,739.76 573,690.00 35,919.93 35,858.31 175,744.03 64,194.00 89,769.00 1,530.80 80,825.00 195,228.00 195,228.00 252,750.00 239,267.69 65,291.02 847,890.98 255,744.86 149,143.78 179,900.20 169,321.00 50,636.20 193,141.48 50,257.16 82,845.52 68,529.38 99,684.66 239,184.00 297,787.74

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Cookie Excihange

ALMOND TOFFEE BISCOTTI

- 21/2 cups all purpose flour
- 1/2 teaspoon baking soda
- 1/2 teaspoon baking powder
- 1/2 teaspoon salt
- 3 large eggs, room temperature
- 1 cup sugar
- 1 teaspoon vanilla extract
- $\frac{1}{2}$ teaspoon almond extract
- 1 cup whole almonds, coarsely chopped
- 1 cup finely chopped toffee Preheat oven to 350F. Line a baking sheet with parchment paper. Whisk together flour, baking soda, baking powder and salt in a medium bowl.

In a large bowl, beat eggs, adding sugar gradually, at medium speed until mixture is very light and creamy, 2-3 minutes. Beat in vanilla and almond extract. At low speed or by hand, stir in flour mixture followed by the almonds and toffee bits.

Drop big spoonfuls of batter onto a prepared baking sheet to form two long lines of dough and, with very well floured hands, shape the dough into two rectangular logs about ½ inch high. Make your logs longer and thinner if you prefer short cookies, wider if you prefer long cookies. Use more than one baking sheet, if necessary. Bake at 350F for 20 minutes, until logs are a light golden color and are fully set (they will spring back slightly when touched with a finger, like a cake).

Using a sharp, serrated knife, slice logs into ¹/₃ inch thick slices and lay flat (on their sides) on baking sheet. Lower oven temperature to 300 degrees. Bake sliced cookies for 15 minutes, flip them and bake for an additional 15 minutes. If cookies were sliced thickly and do not seem crisp, turn once again and bake for 10 more minutes. Remove to a wire rack to cool. Store in an airtight container.

SNICKERDOODLES

- 1 pouch (1 lb. 1.5 oz.) sugar cookie mix 2 tablespoons all-purpose flour ¹/₃ cup butter or margarine, softened 1 egg
- ¹/₄ cup sugar
- 1 teaspoon ground cinnamon
- Red and green decorating icings

Heat oven to 375 degrees. In a large bowl, stir cookie mix, flour, butter and egg until dough forms.

Shape dough into 1-inch balls. In small bowl, mix sugar and cinnamon. Roll balls in sugar-cinnamon mixture. Place 2 inches apart on ungreased cookie sheets.

Bake 11 to 12 minutes or until set. Cool 1 minute. Remove from cookie sheets. If desired, roll tops of warm cookies in additional sugar-cinnamon mixture. Cool completely, about 20 minutes. Decorate as desired using icing.

CHRISTMAS SPICE COOKIES

- 1 cup packed brown sugar
- 2 cups molasses
- 1/2 cup butter
- 1/2 cup vegetable oil
- 2 teaspoons ground ginger
- 4 cups all-purpose flour
- 11/2 tablespoons baking soda
- 1 tablespoon ground cinnamon
- 2 teaspoons ground cloves

Beat the sugar, molasses, butter or margarine, and oil together. Add 2 cups of the flour and the baking soda, cloves, ginger, and cinnamon. Mix in the remaining flour ½ cup at a time until the dough is stiff. Flatten into disks and cover with plastic wrap. Refrigerate for at least 1 hour.

Preheat the oven to 350 degrees. On a lightly floured surface roll the dough out to ¼ inch thick and use cookie cutters to cut into desired shapes. Place cookies on a baking sheet and bake for 8 minutes.

CHRISTMAS WALNUT TOFFEE

- 1 cup butter
- 1 cup white sugar
- 1 tablespoon corn syrup
- 3 tablespoons water
- 11/2 cups chopped walnuts, divided
- 1 (6 ounce) package chocolate chips Butter a 9-inch square baking dish, and

set aside. Melt butter in a large saucepan over medium heat. Stir in the sugar and corn syrup until smooth; add the water and stir. Heat to 290 degrees using a candy thermometer.

When the temperature has been reached, stir in 1 cup of the walnuts, and

cook for 3 more minutes, stirring constantly. Pour into the prepared pan, and allow to cool. When the toffee is cooled, remove from the pan, and place onto waxed paper. Melt chocolate chips in a metal bowl over a pan of simmering water, or in the microwave, stirring frequently until smooth.

Spread half of the melted chocolate onto one side of the toffee slab, and sprinkle with half of the remaining nuts. Allow to cool until set, then repeat with the other side. Break into bite size pieces when set.

CHRISTMAS CRUNCH MUNCH

- 2 cups white sugar
- 2/3 cup light corn syrup
- 1/2 cup water
- 3 tablespoons butter
- 1 teaspoon vanilla extract
- 1/2 teaspoon baking soda
- 2 cups crispy rice cereal
- 1 cup cashews

Grease one 10 x 15 inch baking pan. In a large saucepan over medium heat, combine the sugar, corn syrup and water; bring to a boil, stirring constantly until sugar is dissolved.

Continue to cook, without stirring until a candy thermometer reads 300 degrees.

Remove from heat; stir in butter, vanilla and baking soda. Add cereal and cashews; pour into prepared pan and allow to cool. Break into pieces and store in air tight container.

CINNAMON COOKIES

- 1 pouch (1 lb. 1.5 oz.) sugar cookie mix
- 1/2 teaspoon ground cinnamon
- 1/2 cup butter or margarine, softened
- 1 egg, slightly beaten
- 1 tablespoon ground cinnamon *Glaze*
- 1 cup powdered sugar
- 2 tablespoons milk
- 1/4 teaspoon vanilla

Heat oven to 375 degrees. In large bowl, combine cookie mix and ½ teaspoon cinnamon. Stir in butter and egg until soft dough forms.

On piece of waxed paper, shape 1 tablespoon cinnamon into a line about 5 inches long. Using floured fingers, shape 1 tablespoon of dough into a rope 5 inches long. Press one side of dough rope into cinnamon.

On ungreased cookie sheet, coil dough rope tightly, cinnamon side facing center, into cinnamon-roll shape. Press end of rope into roll to seal. Repeat with remaining dough. Place cookies 2 inches apart on cookie sheets. Bake 7 to 10 minutes or until edges are light golden brown. Cool 1 minute; remove from cookie sheets to cooling rack. Cool completely, about 15 minutes.

In small bowl, mix glaze ingredients until smooth. Drizzle over cookies.



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