

Fraternally Yours

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 98, NO. 10

AUGUST 2012



ženská jednota Fraternally Yours™



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

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

Periodical Postage Paid at Cleveland, OH44101 and additional entries

Subscription Rate, Non-Members: \$6.00—1 Yr Printed at Triangle Press

6720 Allentown Blvd., Harrisburg, PA 17112 Postmaster: Send address changes to Zenska Jednota.

First Catholic Slovak Ladies Association 24950 Chagrin Boulevard, Cleveland, OH 44122 Deadline for all articles is the 15th

of the month, 1½ months prior to the issue date.

OFFICE HOURS — HOME OFFICE Monday through Friday — 8:00 a.m. to 4:30 p.m. Phone: (216) 464-8015 • Toll Free: 800-464-4642 Fax: (216) 464-9260 • Website: www.fcsla.com

BOARD OF DIRECTORS

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

Cynthia M. Maleski, Esq., 24950 Chagrin Boulevard, Beachwood, OH44122. (800)464-4642. Ext. 1011. Email: Cynthia@fcsla.com. VICE-PRESIDENTS:

Irene J. Drotleff, 17807 Nottingham Road, Cleveland, OH44122. (216) 486-6950. Email: rene@apk.net. Larry M. Golofski, 1114 Surrey Lane, Vandergrift, PA 15690. Residence: (724) 845-8078. Email:

LarryGolofski@windstream.net. Barbara Novotny Waller, 24950 Chagrin Boule-

vard, Beachwood, OH 44122. Residence: (610) 207-0747. Email: bnw1@entermail.net. SECRETARY:

Sue Ann M. Seich, 24950 Chagrin Boulevard, Beachwood, OH 44122. (800) 464-4642. Ext. 1012. Email: sueann@fcsla.com. TREASURER:

Stephen C. Hudak, 24950 Chagrin Boulevard, Beachwood, OH 44122. (800) 464-4642. Ext. 1016. Email: steve@fcsla.com. TRUSTEES:

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

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

Katie A. Mueller, 24950 Chagrin Boulevard, Beachwood, OH44122. Residence: (262) 720-7190. Email: katie.mueller110@gmail.com.

Barbara A. Sekerak, 6312 Elmdale Road, Brook Park, OH 44142. (216) 676-9332. Email: barb@epaymentnet.com.

Dorothy L. Urbanowicz, 27 Crescent Drive, Monessen, PA 15062. Residence: (724) 684-8243. Email: lenny5133@yahoo.com. EDITOR:

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

COURIO	FAPPEALS:
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



You Are Unique ... Celebrate It!

Think what a remarkable, unduplicatable, and miraculous thing it is to be you! Of all the people who have come and gone on the earth, since the beginning of time, not ONE of them is like YOU!

No one who has ever lived or is to come has had your combination of abilities, talents, appearance, friends, acquaintances, burdens, sorrows and opportunities.

No ones hair grows exactly the way yours does. No ones finger prints are like yours. No one has the same combination of secret inside jokes and family expressions that you know.

The few people who laugh at all the same things you do, don't sneeze the way you do. No one prays about exactly the same concerns as you do. No one is loved by the same combination of people that love you - NO ONE!

No one before, no one to come. YOU ARE ABSOLUTELY UNIQUE!

Enjoy that uniqueness. You do not have to pretend in order to seem more like someone else. You weren't meant to be like someone else. You do not have to lie to conceal the parts of you that are not like what you see in anyone else.

You were meant to be different. Nowhere ever in all of history will the same things be going on in anyone's mind, soul and spirit as are going on in yours right now.

If you did not exist, there would be a hole in creation, a gap in history, something missing from God's plan for humankind.

Treasure your uniqueness. It is a gift given only to you. Enjoy it and share it!

No one can reach out to others in the same way that you can. No one can speak your words. No one can convey your meanings. No one can comfort with your kind of comfort. No one can bring your kind of understanding to another person.

No one can be cheerful and lighthearted and joyous in your way. No one can smile your smile. No one else can bring the whole unique impact of you to another human being.

Dear Friends,

This month share your uniqueness. Let it be free to flow out among your family and friends and people you meet in the rush and clutter of living wherever you are. That gift of yourself was given to you by God to enjoy and share. Give yourself away!

See it! Receive it! Let it tickle you! Let it inform you and nudge you and inspire you! YOU ARE UNIQUE!

Until Next Month ... Warmly, Carolyn

MORAL GUIDES FOR CATHOLICS – PRECEPTS OF THE CATHOLIC CHURCH

Reverend Monsignor Peter M. Polando, National Chaplain

My dear Sisters and Brothers in Christ,

On 31 May 2012, the three Catholic Slovak churches within the city limits of Youngstown, namely Holy Name of Jesus, Saints Cyril and Methodius and Saint Matthias all became one parish under the title of Our Lady of Sorrows. This was in alignment with the reconfiguration plan that commenced in 2010 in the Diocese of Youngstown to address the number of priests in serving the parishioners more efficiently throughout the diocese. I became the first pastor of the newly formed personal parish and am honored to be of service to the people to whom I have been entrusted to shepherd. I thank my bishop and my parishioners for their trust in me.

At Holy Name of Jesus Church, there is Bob. Diane. John. Lenny. Mope. and Shorty who share their time each week from the beginning of spring to the end of fall. These faithful parishioners volunteer making sure the grounds of the plant are in tip top condition. They mow the grass with three lawn mowers and two tractors; they edge the sidewalks; and, they trim the bushes and trees when necessary. Dorothy makes sure that the flowers are tended to by the statue of the Sacred Heart and that the shrine of the Blessed Mother by the back door of the convent is clean and properly adorned. Then there is the group of people who gather twice a year to wash all of the church pews with Murphy's Oil Soap, wash all the marble floors and walls, and attend to those parts of the church from choir loft to basement that ordinary maintenance may overlook. Jon assists in liturgical celebration by having the correct hymns correspond to the readings of the Mass for each weekend. He makes sure that our "Vatican Choir" is in tune.

Bob, Jack, Joe, Mike, and Tony are loyalists at Saints Cyril and Methodius Church. Not only do they schedule their weeks for serving Mass but they also tend to solve the parish problems over coffee and donuts with each other after the celebration of the Eucharist! Mike's wife Vern puts her two cents in as well (what did you expect she is a member of FCSLA)! Tim volunteers by decorating the sanctuary appropriately for the season of the liturgical year that we are celebrating while there is no problem involving parishioners to meticulously decorate at Christmas and Easter. Those involved with the various organizations of the church are always there to support each other and the activities that are at hand.

I believe that every parish has a "Helen". I do not know what I would do without Helen at Saint Matthias Church. She does everything! When I first arrived at the church in 1994, Helen and her husband would open up the church for morning Mass at 5:30 AM. Helen washes the altar linens, cleans the church, when the school was open both she and her husband John cleaned the school. Helen is the best window washer ever and makes my rectory sparkle from the second floor to the basement. She still lives in her own home, bakes her special cookies for the bereavement luncheons, is spry as a young hen, is only ninety years old and can out work me any day of the week. Rita use to work in a floral shop and without any direction, has the church tastefully decorated during the entire year. I very seldom have to worry about getting the several, thirteen feet Christmas trees up in the sanctuary because under her direction, there are more than forty people, young to seniors and anyone in between that make Saint Matthias a showplace for the holiday season.

A problem in writing a column on this subject is that I am leaving out so many other parishioners at all the three churches that do so much for the parish whether known or unknown to other parishioners. These people all take time out of their schedules to make the churches the communities they are. If it was not for people who give of their time, talents and treasures, the parish communities would eventually come to an end. To make a parish vibrant, we all have to share with each other. In the Catechism of the Catholic Church, the third paragraph of article 2043 states: "The faithful also have the duty of providing for the material needs of the Church, each according to his/her abilities".

I ask you to look at your own parish family and note the enormous amount of volunteer time that is generated by parishioners not only within your church but also the assistance these individuals provide for the local community. They are Eucharistic ministers, greeters, ushers, readers, collection counters, lawn maintenance people, members of parish societies, groups, parish council, finance council and the like. Under the title of your parish they represent the parish to work in the soup kitchens, volunteer for local fundraisers, bring the Blessed Sacrament to nursing and health care facilities, and are voices for the unborn and the underprivileged.

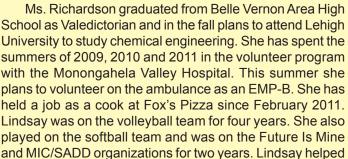
It all takes TIME to provides for both the material needs of the Church as well as spiritual needs of the Church. How much time do you share with your parish community?

To be continued . . .

BRANCH 88 HOSTS SCHOLARSHIP DINNER

Monessen Branch 88 hosted a scholarship dinner for two recipients of the branch. The dinner was held at Rego's Restaurant in Charleroi, PA. Branch President, Dorothy Urbanowicz welcomed all in attendance and introduced the two scholarship winners, Lindsay Richardson and Alex Billy.

Alex gave the invocation and a delicious dinner followed.



Life of 2012. She has received numerous fishing citations for Walleye and Steelhead. She received the Women in Science Day Award from Seton Hill for Chemistry. Lindsay is the daughter of Dale and Michelle Richardson of Belle Vernon, PA. Mr. Billy will be a junior at

organize the local Relay for

Mr. Billy will be a junior at Saint Vincent College and is majoring in economics with minors in Spanish, History and

Math. He has a GPA of 3.9 and is a member of the Saint Vincent College's Honor Program and Knights of Columbus, Von Mises Economic and is a Political Freedom Scholar. He is also a member of Saint Vincent's Libertarian's Organization and is a salesman at Sears in Greensburg, PA. Alex is the son of Richard and Lisa Billy of Monessen, PA.

Following dinner, President Dorothy presented each honoree with gifts and a check from the branch.

Katie Mueller and Martin Esterle Exchange Vows

On April 28, 2012, FCSLA National Auditor, Katie Mueller married Martin Esterle at St. Joseph Church in Big Bend, WI. A reception was held at the Cotton Exchange in Burlington, WI. Katherine is the daughter of Robert and Kathleen Mueller of Muskego. Katie is also Financial Secretary of Branch 23 in Milwaukee. All of Katie's family are Branch 23 members.



Martin Esterle,

Branch 23 Treasurer, is the son of Miro and Anna Esterle of Franklin, WI. Because Martin has grandparents and numerous other close family and friends in Zohor, Slovakia, a Mass and wedding blessing were celebrated at Saint Margita in Zohor. A second reception, this time in Slovakia, followed. The couple spent 3 weeks traveling in Slovakia, Austria and Germany.

Nebraska District Secretary Retires After 30 Years



Think about it ... for over 30 years Mrs. Alice Maresh, who was the first woman to hold a District Office in Nebraska, penned all written communications from St. Isidore District. The communications included activity invitations to all members and National Officers, scholarship awards, press releases, and

meeting minutes, including District round tables and National meetings.

Alice decided to spend more quality time with her husband Richard, children and grandchildren and to continue helping maintain the family farm.

Her service to FCSLA was noted at the 2011 District Christmas Party in Prague, NE. Although she was surprised, she accepted the praise, thanks, and gifts with her usual poise.

We miss Alice but her successor Mrs. Clarice Sabata of Valparaiso, NE, is doing a fantastic job filling some very big shoes.

7TH ANNUAL MAHONING VALLEY SLOVARFEST

It's so hard to believe that it is already time to start thinking about what's going on in August! But the annual Mahoning Valley SlovakFest will be here before we know it! And it's even harder to believe that this will be our seventh SlovakFest! But we are expecting a great turnout because there has been so much renewed interest in our Slovak heritage in this area. Between the Simply Slavic Heritage Festival in downtown Youngstown which just had its second successful celebration in June and the publishing of a

new book about **The Slo**vaks of the Greater **Mahoning Valley**, there has been a real resurgence in celebrating our heritage.

This year the SlovakFest will be held on Sunday, August 12, 2012, on the grounds of St. Matthias Parish (now part of the newly merged Our Lady of Sorrows Parish which also includes two other Slo-





From JULY 1 through SEPTEMBER 30, 2012, 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

3.50%

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



will earn a yield of 3.0453%.

vak churches, SS Cyril and Methodius and Holy Name of Jesus) at 2800 Shady Run Road in Youngstown Ohio. And with parishes being merged and churches being closed it is more important then ever to support our Slovak events!



The SlovakFest kicks off as usual with a wonderful Polka Mass at St. Matthias Church, on Youngstown's Southside, an area where many Slovak families settled in the early 1900s. This joyful Mass will be offered at 11:30AM with the music provided by the Eddie Vallus Band. After the celebration of Mass, the festivities will move to the church parking lot and the former school, in the Father Snock Center. And of course there will be plenty of Slovak foods and baked goods available all day long! All of these are made by local men and women from local Slovak parishes such as St. Matthias, St. John the Baptist, Holy Name and Holy Trinity! There will also be indoor displays of Slovak crafts, outfits, pictures and books. There will be information about various Slovak organizations and projects, cookbooks and recipes, and maps for you to locate your ancestral villages.

For more information: Loretta Ekoniak (330) 549-3760 or loretta.ekoniak@gmail.com

 Celebrate ~
 FCSLA's 120th
 FCSLA's 120th
 Anniversary at
 Sr. Branch 81 Annual
 Alember Dimer
 Sunday, September 23, 2012
 St. JOHN PANEL ROOM
 1844 Lincoln Ave., Whiting IN 46394
 No Charge for Sr. Branch 81 Members
 All other members and guests ~ \$20.00
 Reservations mandatory by September 16

Please Contact: Florence (219) 659-0913 or Geraldine (219) 310-8428

MATCHING FUNDS ACTIVITIES

Sr. Branch 172 Wilkes-Barre, PA

Flea Market for Charity

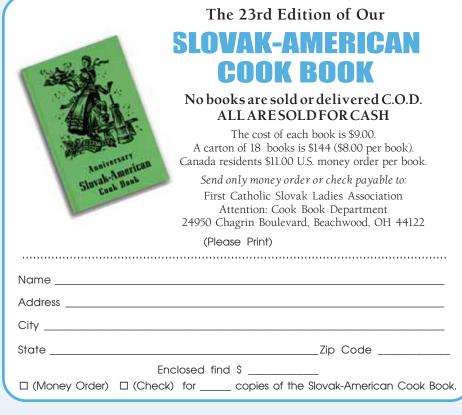
Sr. Branch 172 of the Magdalen I. Iskra District in Wilkes-Barre, PA, came to the aid of Catholic Daughters of the Americas, Court of St. Mark #1097 when they worked together to raise funds to support the charity work of the Catholic Daughters. A flea market was held on March 24, 2012 in St. Mark's Parish Hall, Bristol, PA. Sr. Branch 172 sponsored the bake table, kitchen, and 50/50 raffle table. Local members of Sr. Branch 172, including Court of St. Mark #1097 Regent Sarah Mastrull, her father Frank Iskra, and husband Dale Mastrull volunteered at these tables.

The Catholic Daughters of the Americas, Court of St. Mark #1097 will use the funds raised at this event to provide scholarships to students in three local Catholic schools; support new mothers at the Blessed Margaret of Castello Home for Crisis Pregnancies; provide food and paper products to the Sisters of Poor Clare in Langhorne, PA; give financial assistance to orphaned boys at the St. Frances/St. Joseph Homes for Children in Bensalem, PA; make and donate all the Baptismal stoles for St. Mark and St. Ann parishes in Bristol, PA; and support many more local, national and pro-life charities.

The Catholic Daughters are truly grateful for the financial assistance given to them by the First Catholic Slovak Ladies Association. Through the generous matching funds donation by the FCSLA, the members of Court St. Mark #1097 will be able to sustain their charity work for another year!



Shoppers at Catholic Daughters Flea Market.





L-R: Helen Raymond, Lorraine Hoffman and Darlene Carey working the Sr. Branch 172 sponsored kitchen.



L-R: Bernadine Mastrull and Marie Brophy at the 50/50 Raffle Table.



Seated, L-R: Bernice Wade, Becky Mc-Devitt, Agnes Dick. Standing, L-R: Frank Iskra, Sarah Mastrull (Regent of Court of St. Mark #1097), and Dale Mastrull working at the Sr. Branch 172 sponsored baked goods tables.



Folks enjoying a homemade lunch courtesy of the Sr. Branch 172 sponsored kitchen and baked goods table.

Anna Hurban Chicago District President Receives Master of Arts Degree

Loyola University Chicago recently conferred on Mary Therese Tylus, Anna Hurban Chicago District President and Sr. Branch 485 member, a Master of Arts Degree in Criminal Justice and Criminology on May 10, 2012.

Mary's proud parents, Leo J. and Therese (Massura) Tylus, her aunt, Lydia (Massura) Berry (Sr. Branch 485 Recording Secretary and Treasurer) and Thomas C. Mahon were in attendance at the graduation ceremony.



Mary is the oldest of four daughters, all of whom are alumnae with Bachelor's Degrees and one Masters from Loyola University Chicago. Mary joins one of her sisters in being the second Tylus to be awarded a Masters from Loyola University Chicago and the third Tylus daughter to receive a Masters Degree. Congratulations Mary Therese on a job well done!

Graduates Magna Cum Laude



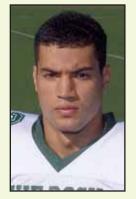
Jaclyn Hamrock graduated Magna Cum Laude from Walsh University with a Bachelor of Science Degree in Biology. She is the daughter of Jim and Bonnie Hamrock. Jaclyn is a fourth generation member of FCSLA Branch 169 (Youngstown, OH) and a two time recipient of the National FCSLA Scholarship Award.

Jaclyn has also been awarded the Anna S. Granchay Scholarship and the Katherine L. Sedlacko

Family Trust Scholarship for 2012. She is continuing her education at the University of Kentucky School of Pharmacy.



Devin Goda Signs as a Free Agent with the Baltimore Ravens



Devin Michael Goda (Sr. Branch 177, Clairton, PA) signed as a free agent with the Baltimore Ravens on Saturday, April 28, 2012. He chose Baltimore over Dallas, Oakland, Tampa Bay and Seattle. He reported to rookie camp on May 11, 2012. He will try to obtain a spot as a wide receiver with the Ravens.

In addition Devon was awarded the PSAC Top 10 Award in January. This award is presented to a recipi-

ent who excels in the classroom and in sports. To be a candidate for the award a student athlete must have a minimum 3.50 GPA and a key starter or key reserve. Devon is now eligible for the PSAC Male Athlete of the Year award which will be selected later this summer.

Devon graduated from Slippery Rock University, Slippery Rock, PA on May 12, 2012. He was awarded a Bachelor of Science Degree (Magna cum laude) in Safety and Environmental Management with a minor in Public Health.

Devon's mother, grandparents and siblings are all members of the FCSLA.

Graduates from Bucknell University

Hayley Nordstrom (Sr. Branch 184, Carteret, NJ) graduated from Bucknell University, Lewisburg, PA on May 20, 2012. She was awarded a B.S. Degree in Biology and plans to pursue a career in Environmental Research. She resides in Cogan Station, PA and is the great-niece of Mary Sawczak (Sr. Branch 184) of Carteret, NJ.



Hornung Gradutes from Valley View HS

Christopher Bennett Hornung (Sr. Branch 72, Olyphant, PA), Peckville, PA graduated from Valley View High School. He is a four year honor society member and received the John Scaglotti Scholarship. He will be attending Temple University in Philadelphia, PA this fall. He is the grandson of Joseph J. Dubiel also a member of Sr. Branch 72.

JOIN HANDS DAY CLEVELAND DISTRICT

The Cleveland District held their 14th Join Hands Day Event on Saturday, May 19th, gathering the young and mature FCSLA members together to benefit the Light of Hearts Villa in Bedford, OH.

In addition to members playing BINGO with the residents, others weeded and cleaned flower beds. After the beds were prepared they planted beautiful new flowers and shrubs in about half dozen flower beds on the fa-



Mr. and Mrs. Rich Talpas called numbers for the residents BINGO players while Irene Drotleff and her sister Fran help out.



FCSLA members workng at the Villa.

cilities grounds and watered them as well.

Many of the Villa's residents gathered outside near the waterfall and pond and joined with the FCSLA workers where they received a helium filled balloon and a prayer song sheet. The prayer service was led by Sister Regina SC and then everyone sang "Immacu-



Volunteering in the gardens are L-R: Mike and Pat Phillips, President and Vice President of Sr. Branch 141 respectively, Laura Todaro, Secretary of Jr. Branch 458 and her sister Paula Dalpiaz, Secretary of Sr. Branch 525.



Steve Hudak, National Treasurer and his son working the gardens of the Light of Hearts Villa.

late Mary" and "God Bless America", after which all the balloons were released.

Everyone went inside to wash up and enjoy a luncheon of pizza, salad, snacks, soft drinks and coffee followed by cake for dessert. The weather cooperated, it was warm and sunny and most importantly everyone had a wonderful time participating in this project!





Two generous volunteers in the background, Dolores Sirocky, Mary Angeloff and Jim Sekerak in the foreground.





Residents and FCSLA members gathering for the prayer service.

Officers Attend PA Fraternal Alliance Legislative Luncheon

Several National Officers of the FCSLA attended the PA Fraternal Alliance Legislative Luncheon in Harrisburg, PA on Tuesday, May 22, 2012. Current National President Cynthia Maleski is serving her third term on the Board of Directors for the PA Fraternal Alliance. Pennsylvania is home to a large number of Fraternal Benefit Societies. This year over 140 state representatives and senators attended this important luncheon.



L-R: National Auditor, Dorothy Urbanowicz; National Vice-President, Larry Golofski; National President, Cynthia Maleski; National Vice-President, Barbara Waller; Representative Marc Gergely (Allegheny County); National Trustee, Virginia Holmes and Representative Nick Kotik (Allegheny County).



L-R: Representative Ted Harhai (parts of Westmoreland & Fayette Counties); National Vice-President, Larry Golofski; National President, Cynthia Maleski; Representative Gary Haluska (Cambria County); National Trustee, Virginia Holmes; and National Auditor, Dorothy Urbanowicz.

PRESENTS CONVENTION DONATION



Dorothy Urbanowicz, National Auditor (right) presenting convention donation of \$20,000 to Dr. Rev. Micha Koaoil with Bernadette Behary looking on.

Sr. Branch 140 and Jr. Branch 46 Make Donation to Lansford VFD



Sr. Branch 140 and Jr. Branch 46, Lansford, PA recently presented their annual donation to the Lansford Volunteer Fire Department. Pictured are members of the Fire Department along with (L-R) Matthew and Abbey Dunstan members of Jr. Branch 46; Branch President Veronica Bazik; Branch Member Ann Ciganek and Branch Vice President Mary Ciganek.

Sr. Branch 140 Supports AMVETS Post 73 with Donation

રું જે જે



Sr. Branch 140, Lansford, PA recently made a donation to local AMVETS Post 83 to help offset the cost of replacing American Flags in their business district. The flags were badly damaged during a severe storm right before Memorial Day and had to be retired. Pictured L-R are Mary Ciganek, Branch Vice President; Perry Shelton, Sr. Post 1st Vice Commander; Veronica Bazik, Branch President; Steve Banditelli, Post Commander and Louise Dunstan, Branch Secretary/Treasurer.



AUGUST 2012



We Want to Hear From You!

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

If they are members of the FCSLA please send us a photo and short article about their special achievements!



ANDREW LEIGH SETTER made his First Holy Communion on May 6, 2012 at St. Mary's Catholic Church in Kenosha, WI. He will be entering the third grade at All Saints Catholic School this fall, where he is a straight A student. Andrew is a Cub Scout and an avid sportsman who likes to play basketball and baseball. He also enjoys fishing in northern Wisconsin with his family.

Andrew is the son of John and Theresa Setter who are members of St. Anthony of Padua Catholic Church and FCSLA Branch 273 members. Andrew and his brother John and his sister Megan are all members of FCSLA Branch 196. His grandparents are Edwin and Helen (Bruchaty) Setter and FCSLA Branch 273 members, and his great grandparents were Slovak immigrants, Matus and Anna (Secansky) Bruchaty.



JOSHUA BEBLAR, son of Thomas and Michelle Beblar, of Johnstown, PA, made his First Holy Communion on May 6, 2012 at Resurrection Roman Catholic Parish. He and his two brothers are members of Jr. Branch 364, (Johnstown, PA) while Mom and Dad are members of Sr. Branch 28. Proud Grandma, Helen Babik was President of both Sr. Branch 28 and Jr. Branch 364 for over 50 years.



RYAN GRABOWSKI, age 7, graduated to a Wolf Rank during his Boy Scout Pack #230 Ceremonies on April 24, 2012. Ryan is a member of Jr. Branch 202 (Johnstown, PA) and the son of Martin and Susan Grabowski of Harrison City, PA.



MATTHEW G. TOTH (Jr. Branch 130, Milwaukee, WI) received his First Holy Communion on April 29, 2012. He was extremely thrilled to receive the Body and Blood of Our Lord Jesus Christ. Matthew attends the Holy Name of Jesus School in Sheboygan, WI.

Matthew is a 4th generation member of the FCSLA. His great-grandmother was President of Branch 23 for many years. His grandmother and father have been members for over 50 years.

Matthew especially enjoys outings to the Brewers games in Milwaukee.

SLOVAK FESTIVAL

Sunday, September 2, 2012 St. Anthony of Padua Church Hall 6750 State Rd., Parma, OH Music by John Pastirik Band Frank Moravcik Band 12:00 noon-8 p.m. Homemade Slovak Food and Pastries Cultural Program 3:00 p.m. Tickets at door \$5.00 (12 yrs. & under Free) Info: 440-886-4828, 440-885-1994 or 440-845-0282



CAROLINE ROSE KCENICH daughter of Carolyn and David Kcenich of Sherman Oaks, CA celebrated her 2nd birthday on May 18, 2012. She is the granddaughter of Ted and Rita Kcenich of Plains, PA and Joseph and the late Karlene Wheeler of Texas. Caroline Rose joins her parents, Grandpa Ted and Baba Rita Kcenich and Aunt Rita and Uncle Steve Kopcko as a member of the FCSLA family. Her Baba Rita Kcenich is also president of Branches S350 and J207 in Shamokin, PA.



ALEX GRABOWSKI turned 11 years old on May 10, 2012. He is a member of Jr. Branch 202 (Greensburg, PA) and the son of Martin and Susan Grabowski of Harrison City, PA.



Calumet College of St. Joseph Honors Monsignor Joseph Semancik

2012 HONORARY DEGREE – MONSIGNOR JOSEPH F. SEMANCIK

Calumet College of St. Joseph and the broader community have benefited greatly from Monsignor Joseph F. Semancik's example of selfless service and dedication. In recognition of his many accomplishments, Calumet College of St. Joseph is proud to recognize him with the conferral of the degree of Doctor of Humanities, Honoris Causa.

Calumet College of St. Joseph Holds Commencement



L-R: Larry Meyers, Chairman of the Board of Trustees, Monsignor Semancik, and Dr. Joi Patterson, Vice President of Academic Affairs. Calumet College of St. Joseph held commencement services on Saturday, May 12, 2012 at Bishop Noll Institute Field House, 1519 Hoffman Street in Hammond, IN. Commencement was preceded by a Baccalaureate Mass at St. Margaret Mary Church, 1445 Hoffman Street, just west of Bishop Noll Institute.

This year, the College graduated 402, including 65 from the master's degree programs, 318 from the baccalaureate degree programs, 17 from the associate degree programs and two certificates.

An honorary degree was bestowed upon Monsignor Joseph F. Semancik. He served as the Executive Director of Catholic Charities of the Diocese of Gary for 35 years and

recently completed over 50 years of devoted service as the pastor of Sacred Heart Catholic Church in East Chicago. He has also played seminal leadership roles in the Hospice of the Calumet Area, the Community Foundation of Northwest Indiana and St. Catherine Hospital. Monsignor Semancik is also a longstanding member of the Board of Trustees of the College.

Calumet College of St. Joseph is proud to add this year's graduates to its over 10,000 alumni.

Monsignor Semancik is a member of Jednota Branch 581 and is the son of the late Frank J. Semancik, longtime Chairman of the Board of Auditors of the FCSU.

Monsignor Semancik has been instrumental in placing the memorabilia and archive material of Bishop Andrew Grutka at Calumet College of St. Joseph. Because of the importance of the Slovak people in the history of the Whiting community, the college is thrilled to become the home to the Bishop Andrew Grutka Social Justice Archives. The archives will be housed in the new addition to the college that is currently under construction.

FCSLA ANNOUNCES FEATURES ON WEBSITE

The Chicago District and its branches are now live on the web. Go to <u>www.fcsla.org</u>, click on the "District Pages" link on the left hand side to view the latest news and upcoming events happening in the Chicago District.

The Home Office plans to work with other districts to create pages of their own.

From the Desk of the National Secretary ~

FCSLA Announces 2012-2013 SCHOLARSHIP AWARDS



The First Catholic Slovak Ladies Association takes great pride in announcing the results of the 2012-2013 Scholarship Program. This program, which awards 225 scholarships to our young members, is one of our most generous and popular fraternal benefits.

We are grateful to everyone who took the time to fill out an application and submit it. We are proud to have you as our member. Join me in congratulating our winners who are pictured on pages 12 through 25. If you did not receive a scholarship this year, please consider submitting an application again next year. Information about next year's program will be available on our website, in Fraternally Yours, or by calling your local branch officers later this fall.

As National Secretary I encourage you to acknowledge the winners and those who participated in the program at your district and branch level. Share the good news in your local communities and churches.

We wish all the recipients and all those who participated in our program a successful future and much happiness in all their endeavors. May God watch over you and protect you everyday of your life.

Seminarian Awards \$1,750 EACH

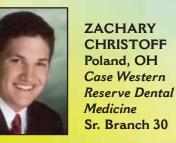


NATHAN HALL Morse Bluff, NE Mount Saint Mary's Seminary Branch W055



JOSHUA T. **STIKA** Cresco, IA St. Piux X Seminary at Loras College Branch W033





ELIZABETH M. MALECHA Helena, MT Washington State University Branch W056

Fraternally, Sue Ann M. Seich National Secretary

College Graduate Awards \$1,750 EACH



ANGELA C. BRICHACEK Clarkson, NE Rockhurst University Branch W006



JAMEY L. BUTALA Latrobe, PA Virginia Tech Sr. Branch 98



NADINE O. DUBINA Canonsburg, PA California State University-Fresno Sr. Branch 424



MATTHEW T. **KIKTA** Pittsburgh, PA Duquesne University Sr. Branch 13



ASHLEY N. SIADEK Manhattan, IL St. Louis University Sr. Branch 66

RICHARD J.

Pittsburgh, PA

Dental Medicine

Sr. Branch 424

VARGO

University

of Pittsburgh



ROBERT J. **FYALKA** Florissant, MO Southern Illinois University Sr. Branch 49



KLATKA Chapel Hill, NC University of North Carolina-Chapel Hill Sr. Branch 55

KELSEY E.

JEROME E KRAKOWSKI Sr. Branch 481



DAVID A. **GAJDOSIK** Springdale, PA Temple University School of Pharmacy Sr. Branch 313



Cleveland, OH Tiffin University



BRIAN C. GAVRON Austin, TX Texas A & M College of Medicine Sr. Branch 114



LAURA MARIE LAKOTA Des Plaines, IL National Louis University Sr. Branch 53



ROBERT C. GRANCHIE Struthers, OH Youngstown State University Sr. Branch 156



GRETCHEN **KALWINSKI** Hammond, IN Northwestern University

Sr. Branch 81



AMANDA J. LEDVORA Lisle, IL University of Illinois Sr. Branch 46

STACEY LYNN SEFCIK Atlanta, GA Savannah College of Art and Design Sr. Branch 169



MARY C. BAJEK Naperville, IL Northern Illinois University Sr. Branch 287



TYLER J. BILEK Omaha, NE Northwest Missouri State University Branch W018





College Senior

Sr. Branch 161

AUGUST 2012



KEVIN G. CUROSH Munster, IN Purdue University Sr. Branch 81



BRIANNA MAE LUCAS Streator, IL Bradley University Sr. Branch 66



MEGAN N. SUTPHEN Batavia, IL University of Missouri-Columbia Sr. Branch 485



MARY E. DELEY Youngstown, OH Youngstown State University Sr. Branch 30



MEGAN JO LUKES Protivin, IA Allen College Branch W033



SARAH C. GRANDON Avon, OH Bowling Green State Univesity Sr. Branch 114



ROSEMARY F. MACEY Westlake, OH Mercyhurst University Sr. Branch SZJ0

ANDREW P. KAREL Shoreview, MN St. John's University Branch W002



JENNA M. PASEKA Prague, NE University of Nebraska-Lincoln Branch W013



TIFFANY M. KOVACIK Hammond, IN Purdue University Calumet Sr. Branch 81



JAMIE LYNN LISSY Munster, IN *Indiana University* Sr. Branch 81



CLAIRE J. ROHDA Powell, OH John Carroll University Sr. Branch 30

JOSEPH JOHN SBLENDORIO Rolling Meadows, IL Roosevelt University Sr. Branch 485



DANE M. DOMONKOS Windber, PA St. Francis University Sr. Branch 182



VALERIE M. ECKRICH Lincoln, NE University of Nebraska-Lincoln Branch W032



Awards

\$1,250 EACH

ANDREA BERKEMEIER Jackson, MI University of Michigan Sr. Branch 81

NATHAN R. BLAZEVICH Munhall, PA Thiel College Sr. Branch 424

College Junior

DANE M. DOMONKOS Windher PA



ZACHARY F. GALASSO Homer City, PA Westminster College Sr. Branch 317



STEPHANIE RINDOSH Eastampton, NJ College of New Jersey Sr. Branch 184

College Sophomore Awards \$1,250 EACH



NATHAN EDWARD HAAG Newtown, PA University of Redlands Sr. Branch SZJ0



EMMA C. ROMANKO Youngstown, OH Youngstown State University Sr. Branch 30



KRISTEN E. HALENAR Summit Hill, PA Pennsylvania State University Sr. Branch 140

GRACE M.

North

LANGSHAW

Royalton, OH

Sr. Branch 555

Ohio State

University



MATTHEW A. STACK Parma, MI University of Michigan Sr. Branch 319



RACHEL N. TAYLOR Roanoke, VA Ohio State University Sr. Branch 161



MELISSA A. CHIZMAR Lewis Center, OH Colorado College

Sr. Branch 161

CAMERON N.

Lake Forest, CA

COULTER

Santa Clara

Sr. Branch SZJ0

ALEXANDER

Monessen, PA

Saint Vincent

Sr. Branch 88

KRISTINA M.

BOYARSKY

Mentor, OH

University

of Dayton

BILLY

College



ZANE M. LESKO Titusville, PA University of Dayton Sr. Branch 525



MALLORY A. WISOTSKY Munster, IN Purdue University Sr. Branch 81



CHRISTIAN MIKSANEK Rochester, MN Vanderbilt University Sr. Branch 181



MICHELLE M. WITT Youngstown, OH Ohio State University Sr. Branch 161



University Sr. Branch 74 CORINA ANN

DAVIS Lansdale, PA Gwynedd Mercy College Sr. Branch 89

AUGUST 2012



CHRISTOPHER J. DEBRODIE Fulton, MO Moberly Area Community College Sr. Branch 169



CAITLIN M. HUNTER Pittston, PA Keystone College Sr. Branch 283

KRISTEN M.

Lebanon, PA

Community

College

Harrisburg Area

Sr. Branch 615

JORDAN



ALEX EDWARD ROZEK

Brookline, MA Wentworth Institute of Technology Sr. Branch 435

SARAHR. SAFFRAN

Mokena, IL

University of St. Francis

Sr. Branch 352



ALEXANDER **ECONOMOU** Western Springs, IL University of Oregon Sr. Branch 489



HOLLY ANN FERENCE Harding, PA University of Scranton Sr. Branch 172



KAYLA R. **KERSTETTER** Nesquehoning, PA Indiana University of PA

ONDEKA Lorain, OH Kent State University

GLORIA M. SCHMITZ DeKalb, IL University of Illinois Urbana Champaign Sr. Branch 66

KIMBERLY P.

Warren, OH

of Pittsburgh

Sr. Branch 169

University

SEFCIK



RACHEL S. FRANA Ridgeway, IA Central College Branch W033



CHRISTINE M. Sr. Branch 114



RACHEL E. HARRIS Pequot Lakes, MN Bemidji State University Branch W145



ASHLEY R. OSINSKI Aurora, OH Gannon University Sr. Branch 522



ROSE K. SHERIDAN Lansford, PA Allegheny College Sr. Branch 140



JEFFREY S. HOLZER Hollidaysburg, PA Penn State University Sr. Branch 177



JANE A. ROTHWELL Chapel Hill, NC North Carolina State University Sr. Branch 234



NICHOLAS C. TESONE Youngstown, OH University of Dayton Sr. Branch 30







JILLIAN N. TUREK Montgomery, MN University of Wisconsin Branch W056



KEVIN M. BALCZO Evansville, IN University of Southern Indiana Sr. Branch 409



NATHAN T. BROCKETT Darnestown, MD Penn State University Sr. Branch 111

ADAM J.

Northeast

BURENHEIDE

Community College

Howells, NE

Branch W014



JACOB E. VIRGL Yutan, NE Northeast Community College Branch W017



MITCHELL J. BELINA Howells, NE University of Nebraska Branch W006



NICOLE WALSH Wilkes-Barre, PA Kutztown University Sr. Branch 172



SARA M. BLAZEJEWSKI Bear Creek Township, PA University of Scranton Sr. Branch 172

ton ch 172 NA M. K iso, NE



CAMERON J. COLLINS Calhoun, GA *Kent School* Sr. Branch 289

JOHN P.

Penn State

University

CONNOLLY

Oakmont, PA

Sr. Branch 13



JEFF M. ZONGOLOWICZ Kenosha, WI Marquette University Sr. Branch 273



SHANNA M. BLAZEK Valparaiso, NE Doane College Branch W187

College Freshman Awards \$1,250 EACH



JESSICA ALEXANDER Fairlawn, OH Ohio Northern University Sr. Branch 161



ELLIE MARIE BODNAR Struthers, OH University of Akron Sr. Branch 344



е н 4

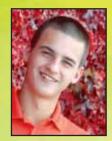


SCOTT R. CROMLING, JR. Irwin, PA John Carroll University Sr. Branch 433





KATHRYN E. DEEBEL Mount Wolf, PA Pennsylvania State University-Altoona Sr. Branch SZJ0



MITCHELL J. DEKRUIF Waseca, MN Mississippi State University Branch W051



JOSHUA P. FOX Wilkes-Barre, PA Wilkes University Sr. Branch 172

STEPHANIE J.

Lexington, KY

Sr. Branch 177

GEORGE

University

of Louisville



RYAN P.

LAGZDINS Parma, OH University of Cincinnati Sr. Branch 221

KENDALL JO

Charleroi, PA

Saint Francis

University Sr. Branch 111

LACKNER



SHANNON L. DOLEHIDE Crestwood, IL University of Illinois-Champaign Urbana Sr. Branch 485

CHAD E

Duquesne

University

DOMINICK

White Oak, PA

Sr. Branch 200



VANESSA LEA **GIPSON** Pittsburgh, PA Wheeling Jesuit University Sr. Branch 13

CHRISTIE GRIBSCHAW Irwin, PA Slippery Rock University Sr. Branch 200



ASHLEY B. **EDWARDS** Katy, TX University of Texas-San Antonio Branch W002



FABYANIC Central City, PA West Virginia University Sr. Branch 13

EMILY B.



LAUREN HRUSKOVICH Lafayette, IN Indiana-Purdue University-Indianapolis Sr. Branch 81

SHAWN R. **KERNS** Lakeville, MN University of Wisconsin, Madison Branch W056



NICOLE M. MOTUZA Willoughby Hills, OH University of Findlay



TAYLOR NITKIEWICZ Mount Pleasant, PA St. Vincent College Sr. Branch 44



NICOLE MARIE MATIS **Republic**, **PA** Penn State University Sr. Branch 44

ANGELO P. MATRISCIANO Hamilton, NJ Rowan University Sr. Branch 172

Sr. Branch 1



ALEXANDRIA A. OAK Kansas City, MO University of Nebraska-Lincoln Sr. Branch 66



THOMAS J. RAYMOND Lemont, IL University of Illinois at Chicago Sr. Branch SZJ0



JOHN P. SEVCIK Cedar Falls, IA *Loras College* Branch W130

LOGAN C.

Nitro, WV

University

of Dayton

Sr. Branch 81

SHREWSBURY



BRANDON P. O'NEILL Warren, OH Youngstown State Sr. Branch 169



LAURA M. REZAC Renner, SD University of South Dakota Branch W109



JESSICA L. PACUCH Lower Burrell, PA University of Pittsburgh Sr. Branch 464



LINDSAY RICHARDSON Belle Vernon, PA Lehigh University Sr. Branch 88



JOSEPH SIMEO Glen Ellyn, IL Franciscan University of Steubenville Sr. Branch 90

ALEXA M.

SOFRANKO

Pennsylvania State University

Sr. Branch 44

KARA E.

SOUSEK

Prague, NE

University of

Pittsburgh, PA



CAROLYN R. PANKOW Midland, MI *Kettering University* Sr. Branch SZJ0



KATLYN M. RILEY La Vista, NE Doane College Branch W018

RANDY PAVLICKO, JR. Struthers, OH Youngstown State University Sr. Branch 156



EMILY PERSICKETTI Manhattan, IL Villanova University Sr. Branch 53



RUSKAMP Dodge, NE Franciscan University of Steubenville Branch W008

KIMBERLY R.





Nebraska-Lincoln Branch W013 EMILY P.

EMILY P. STOLFUS Saint Joseph, MO Kansas State University Branch W074



ELIZABETH M. SUBRIN Indianapolis, IN **Butler University** Sr. Branch 81



LINDSAY E. WARHOLA Pittsburgh, PA **University** of Pittsburgh Sr. Branch 200



CONNOR M. HEDASH Slatington, PA Bethlehem Catholic High School Sr. Branch 414



SULLIVAN Pittsburgh, PA Penn State Greater Allegheny Sr. Branch 77

PATRICK A.



EVELYN ZEWE Saint Cloud, FL University of Florida Sr. Branch SZJ0

RACHEL



HANNAH SZABO Appleton, WI University of Denver Sr. Branch 376



SCOTT ADAM ZIMNY Highland, IN Purdue University Sr. Branch 452

ALEXIS M. TATE Linwood, KS University of Kansas Sr. Branch 211

High School Senior Awards \$1,000 EACH



THERIN JO BAUM Kearney, NE Kearney Catholic High School Branch W080



ANTONIA D. FIALA Ulysses, NE Aquinas Catholic



LAUREN NICOLE KIM La Verne, CA St. Lucy's Priory High School Sr. Branch 169



PATRICK **MICHAEL KIST** Pittsburgh, PA Seton LaSalle Catholic High School Sr. Branch 90



IAN B. **McNEELY** Kennett Square, PA Salesianum High School Sr. Branch 84





AUSTIN A. PAHOLSKI Trail Creek, IN Marquette Catholic High School Sr. Branch 77

JULIA N. RIDILLA Shavertown, PA Wyoming Seminary Sr. Branch 172

JUSTIN VIDAKOVICH Southwest, PA Bucknell University Sr. Branch 44



VINOPAL Youngstown, OH **Duquesne University** Sr. Branch 30

AMY LYNN

High School Junior Awards \$1,000 EACH



NATHANIEL G. BIBAT Whiting, IN **Bishop Noll** Institute Sr. Branch 452

ALEXANDRA P.

KUCHTA Fort Myers, FL

School

Bishop Verot

Catholic High

Jr. Branch 129

COREY M. LISSY

High School

Sr. Branch 81

KEVIN JAMES MACKAY Highland

Heights, OH

Cathedral Latin

MATTHEW J. MARTINEZ Cleveland, OH

St. Ignatius

High School

Jr. Branch 386

Notre Dame

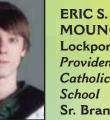
Jr. Branch 6

Andrean

Chesterton, IN



NATALIE P. MARTINEZ Cleveland, OH **Beaumont School** Jr. Branch 386



MOUNCE Lockport, IL Providence Catholic High School Sr. Branch 225



NATALIE F. WISSING Brookfield, WI Divine Savior Holy Angels High School Sr. Branch 23

High School Sophomore Awards \$1,000 EACH



ALYSSA A. ANGLIN Hammond, IN **Bishop Noll** Institute Jr. Branch 106



BRIDGEMAN Lansing, IL Andrean High School Jr. Branch 184



JACK REESE CLARKE Boardman, OH Cardinal Mooney **High School** Jr. Branch 29



CASSANDRA L. FEDOR McKeesport, PA Serra Catholic High School Jr. Branch 32



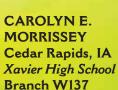
THOMAS E. LEONARD Upper Marlboro, MD Bishop McNamara High School Jr. Branch 67

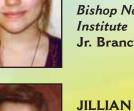


RICHARD D. McNULTY Middlesex, NJ St. Joseph High School Jr. Branch 90



JUSTIN M. **MINCHOW** Lincoln, NE St. Pius X High School **Branch W055**





High School Freshman Awards \$1,000 EACH



NICHOLAS L. BEBLAR Johnstown, PA Bishop McCort Catholic High School Jr. Branch 364



BRIANNA N. GUTH Easton, PA Bethlehem Catholic High School Jr. Branch 211



JULIE G. JAVORKA Lansing, IL Marian Catholic High School Jr. Branch 174



LUCAS RYAN JOHNSON Kankakee, IL Bishop McNamara High School Jr. Branch 77



KEVIN P KILLIAN Wheaton, IL St. Francis High School Jr. Branch 77



SAMANTHA McCARTHY Lansford, PA Marian Catholic High School Jr. Branch 46



SPEENEY **Connellsville**, PA Geibel Catholic Jr./Sr. High School Jr. Branch 112



KRISTEN M. URASEK Maple Heights, OH Trinity High School Jr. Branch 453

8th Grade Awards \$750 EACH



ANTHONY P. CIKO Carteret, NJ Assumption Catholic School Jr. Branch 219



MCELLIGOTT Omaha, NE St. Wenceslaus Elementary Branch W018

BRODY T. MIHALYO Steubenville, OH **Bishop Mussio** Junior High Jr. Branch 32



Jim Thorpe, PA St. Joseph Regional Academy Jr. Branch 321

JACOB PALUCK

COURTNEY A.

Royalton, OH

St. Albert the

Great School Jr. Branch 14

MORRIS

North

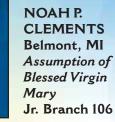


ISAAC B. PINT Lonsdale, MN Holy Cross **Catholic School** Branch W056



ALEXANDRA RAMOSKA Park Ridge, IL St. Paul of the Cross School Jr. Branch 386

7th Grade Awards \$750 EACH



ABIGAIL M. DESKO Cuyahoga Falls, OH St. Joseph's Jr. Branch 198





LUCY A. FURIAK Shelbyville, IN Our Lady of the Greenwood Jr. Branch 58



HANWAY Lincoln, NE St. John's Branch W184

ASHLEY R. KES Lonsdale, MN

Catholic School

Branch W056

Holy Cross

MACIE E.



JOSHUA P. DIETRICH York, PA St. Patrick Catholic School Jr. Branch 321

MICHAEL D. DURANT Port Carbon, PA St. Ambrose School Jr. Branch 172

PEYTON M. HART Pewaukee, WI St. Anthony on the Lake Jr. Branch 334



COURTNEY N. KINNANE Winfield, IL St. John the Baptist School Jr. Branch 322



MICHAEL A. MARKOVICH Whiting, IN St. John the Baptist Jr. Branch 58

JOSEPH T.

MISOVICH

Dearborn, MI

Cabrini Middle

Catholic School

Jr. Branch 174



HAYLEE C. STARZYK Pataskala, OH St. Pius X School Jr. Branch 339



6th Grade Awards \$750 еасн



HANNAH L. BRAUN Milwaukee, WI Aquinas Academy Jr. Branch 334



CAITLYN M. URBAN Somerset, PA St. Peter's School Jr. Branch 112

5th Grade Awards \$750 EACH



MARY E. BRAUN Fort Wayne, IN St. Joseph Catholic School Hessen Cassel Jr. Branch 106



KYLIE R. KIGGINS Burton, OH St. Helen School Jr. Branch 380



ANNE CATHERINE STARASINICH Joliet, IL Cathedral of St. Raymond School Jr. Branch 83



ALEX TUCKER Allentown, PA Notre Dame of Bethlehem School Jr. Branch 187





THOMAS MATTHEW VOLKERT Brookfield, WI St. John Vianney Catholic School Jr. Branch 130

JAKE T. WARGO Niles, IL St. John Brebeuf School Jr. Branch 175

AUGUST 2012



BENJAMIN C. WININGER Indianapolis, IN St. Monica **Catholic School** Jr. Branch 184

4th Grade Awards \$750 EACH



SARAH L. BURY Monessen, PA St. Sebastian **Regional School** Jr. Branch 170



FRANCES A. MIKLOVIC Saint Louis, MO St. Dominic Savio Jr. Branch 11

LOGAN P.

SEFCHIK

Pleasant, PA

Jr. Branch 112

JOSEPH E.

Waconia, MN

Catholic School

Jr. Branch 126

DAHLIN

St. Joseph

Verna Montessori

Mount

School

3rd Grade Awards



JAKOB R. SCHMIT Pleasant Dale, NE St. Vincent DePaul Catholic School Branch W184



MATTHEW G. TOTH Sheboygan, WI Holy Family School Jr. Branch 130



PATRICK **EDWARD** ZANONI Narberth, PA St. Margaret's Elementary Jr. Branch 334

ABIGAIL LAINE

HEATH

Severn, MD

School of the

Incarnation

Jr. Branch 364

2nd Grade Awards \$750 EACH



FURLONG McKeesport, PA St. Angela Merici School Jr. Branch 32



SEAN P. JOYCE Macedonia, OH St. Barnabas Catholic School Jr. Branch 14



LOWRY Mascoutah, IL Holy Childhood School Jr. Branch 58

ABIGAIL C. RAHE Troy, OH Miami Montessori School Jr. Branch 174



ROBERT MARIANO Oaklawn, IL St. Germaine Jr. Branch 339

BRANDON

MATTHEW LEE McNEILL McLean, VA St. John Academy Jr. Branch 158

ŽENSKÁ JEDNOTA

NICO ANGELO DISANTI Pittsburgh, PA St. Margaret of Scotland Jr. Branch 138

Photo Not Available

\$750 EACH



SAVANNAH J.



PETER J. KAVAN Malmo, NE St. John Nepomucene Branch W017



JENNIFER R. KIST Johnstown, PA Cathedral Catholic Academy Jr. Branch 260



24



OWEN NICHOLAS OLENIK Saint John, IN St. Mary Catholic **Community School** Jr. Branch 432



SCOTT MARTIN **GENDICS** Vermilion, OH St. Joseph Catholic School Jr. Branch 57



ABIGAIL **ELIZABETH NAVAS** Hyde Park, MA St. Agatha School Jr. Branch 192



JEFFREY PHILLIP PEZZUTO Youngstown, OH St. Rose School Jr. Branch 29



TUCKER HEINLE Troy, IL St. John Neumann Jr. Branch 386

ANDREW



BRIANNA M. VANWHY Hanover Township, PA **Good Shepherd** Academy Jr. Branch 526



AARON RICHARD **SLIFKA** Hubbard, OH St. Rose **Elementary School** Jr. Branch 231



METCALF Steubenville, OH **Bishop John King** Mussia Elementary Jr. Branch 32



COOPER L. WEITZEL Fremont, NE Archbishop Bergan **Catholic Elementary** Branch W017

The FCSLA Has Awarded 225 Scholarship Winners at a total of \$255,250:

1st Grade Awards \$750 EACH



MATTHEW L. CHLYSTA Hudson, OH Seton Catholic School Jr. Branch HO0

RYAN JON ECKERT Center Valley, PA St. Michael the Archangel Jr. Branch 362

AUGUST 2012

BRANCH 211 SCHOLARSHIP WINNER



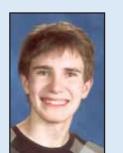
Branch 211, Kansas City, KS, congratulates member Alexis Tate for being named one of the **FCSLA National Schol**arship winners. In addition Alexis was valedictorian of her graduating class. She is pictured from L-R with her Grandmother Mary Ann Rodina Heinson: Mother, Victoria Tate and Theresa Planac, Branch 211 Secretary.

BRANCH WOO1 AWARDS SCHOLARSHIPS

Branch W001 of New Prague, MN awarded \$500.00 scholarships to the following recipients:

- Josh Bisek, Mankato State University
- Sam Nickolay, University of Chicago
- Reese Gartner, Ridgewater Community College
- Kylie Schoenbauer, Aveda Institute
- Simon Venarchick, University of Wisconsin-Stout





Sam Nickolay

Josh Bisek



Reese

Gartner



Kylie Schoenbauer

Simon Venarchick

SLOVAK WORDS AND ENGLISH TRANSLATIONS

VOCABULARY

skoro (včas, takmer) – early,
in time
šesť – six
štyri – four
treba – it is necessary
tri – three
trocha – a little, some
ty – you
učiteľ – teacher
veď – after all
vlak – train
vlastný, á, é – own, proper
voľný, á, e – free
vstáva – to get up
v škole – in the school, at school

vtedy - then vy - you vychádza - go out vzduch - air začínať - to begin, to start zapamätať si - to remember znamenať - to mean že - that žiadať - to ask, to demand život - life

REPORT OF THE FCSLA

NATIONAL TREASURER

BALANCE SHEET AS OF MAY 31, 2012

BALANCE SHEET AS OF MAY 31, 2012		
ASSETS Cash and Short Term Investments	\$	19,178,513.25
Bonds	Ψ	657,555,887.27
Preferred Stock		5,541,160.16
Common Stock Investment Income Due and Accrued		986,208.70 10,604,173.33
Bond Liquidating Trust		64,377.46
Property Plant and Equipment, Net Certificate Loans & Accrued Interest		6,443,126.48 2,033,076.61
Other Assets		180,768.03
TOTAL ASSETS	\$	702,587,291.29
LIABILITIES	=	, ,
Life Reserves	\$	228,329,898.08
Annuity Reserves Death Claims Payable		374,231,555.74 721,751.87
Unearned Premiums		605,809.00
Matured Endowments Provision for Dividends Payable		327,317.00
Accumulated Dividends and Interest		2,198,681.00 3,863,099.34
Accrued Convention Donations		123,100.00
Provision for Future Conventions Asset Valuation Reserve		91,000.00 6,557,507.00
Interest Maintenance Reserve		1,271,123.00
Other Liabilities		1,493,862.56
TOTAL LIABILITIES	\$	619,814,704.59
SURPLUS	_	00 770 500 74
Surplus	\$	82,772,586.71
TOTAL SURPLUS	\$	82,772,586.71
TOTAL LIABILITIES AND SURPLUS	\$	702,587,291.29
INCOME STATEMENT		
For the Five Months Ending May 31, 20 REVENUE	12	
Insurance Premiums	\$	17,407,294.55
Annuity Premiums		10,811,275.67
Investment Income		15,395,479.52
Amortization of Interest Maintenance Reserve Rental Income		36,907.00 171,499.00
Other Revenue		6,518.53
		0,010.00
	\$	· · · · · ·
TOTAL INCOME	\$	43,828,974.27
TOTAL INCOME EXPENSES Increase in Reserves — Life	\$ \$	43,828,974.27
TOTAL INCOME EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity	_	43,828,974.27 19,086,898.00 10,285,556.24
TOTAL INCOME EXPENSES Increase in Reserves — Life	_	43,828,974.27
TOTAL INCOME EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43
TOTAL INCOME EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05
TOTAL INCOME EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43
TOTAL INCOME EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82
TOTAL INCOME EXPENSES 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	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30
TOTAL INCOME EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82
TOTAL INCOME EXPENSES 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	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00
TOTAL INCOME EXPENSES 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	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37
TOTAL INCOME EXPENSES 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	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20
TOTAL INCOME EXPENSES 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	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,317.13 463,317.13 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70
TOTAL INCOME EXPENSES 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	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20
TOTAL INCOME EXPENSES 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 Consulting Services Official Publications	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,197.50 147,710.22
TOTAL INCOME EXPENSES 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 Consulting Services Official Publications Scholarship Awards	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,318.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,197.50 147,710.22 (443.00)
TOTAL INCOME EXPENSES 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 Accuarial Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,197.50 147,710.22 (443.00) 146,671.42 71,008.34
TOTAL INCOME EXPENSES 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 Accuarial Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,797.50 147,710.22 (443,00) 146,671.42 71,008.34 560,660.36
TOTAL INCOME EXPENSES 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 Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,197.50 147,710.22 (443.00) 146,671.42 71,008.34 560,660.36 182,395.85
TOTAL INCOME EXPENSES 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 Accuarial Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Tax Expense	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,197.50 147,710.22 (443.00) 146,671.42 71,008.34 560,660.36 182,395.85 104,850.80 131,847.36
TOTAL INCOME EXPENSES 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 Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,197.50 147,710.22 (443.00) 146,671.42 71,008.34 560,660.36 182,395.85 104,850.80 131,847.36 123,015.00
TOTAL INCOME EXPENSES 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 Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,197.50 147,710.22 (443.00) 146,671.42 71,008.34 560,660.36 182,395.85 104,850.80 131,847.36 123,015.00 37,267.21 145,234.43
TOTAL INCOME EXPENSES 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 Accuarial Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Officers Interest Expense Tax Expense Depreciation Expense Tax Expense Utility Expense Postage and Printing Advertising	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,197.50 147,710.22 (443.00) 146,671.42 71,008.34 560,660.36 182,395.85 104,850.80 131,847.36 123,015.00 37,267.21 145,234.43 45,904.15
TOTAL INCOME EXPENSES 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 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 Insurance Department Fees	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,197.50 147,710.22 (443.00) 146,671.42 71,008.34 560,660.36 182,395.85 104,850.80 131,847.36 123,015.00 37,267.21 145,234.43
TOTAL INCOME EXPENSES 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 Accuarial 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 Sales Promotion	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,197.50 147,710.22 (443.00) 146,671.42 71,008.34 560,660.36 182,395.85 104,850.80 131,847.36 123,015.00 37,267.21 145,234.43 45,904.15 57,891.17 57,249.66 80,257.86
TOTAL INCOME EXPENSES 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 Convention Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accuarial 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 Sales Promotion Rental Expense	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963,70 94,190.00 47,197.50 147,710.22 (443.00) 146,671.42 71,008.34 560,660.36 182,395.85 104,850.80 131,847.36 123,015.00 37,267.21 145,234.43 45,904.15 57,891.17 57,249.66 80,257.86 171,499.00
TOTAL INCOME EXPENSES 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 Accuarial 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 Sales Promotion	_	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,197.50 147,710.22 (443.00) 146,671.42 71,008.34 560,660.36 182,395.85 104,850.80 131,847.36 123,015.00 37,267.21 145,234.43 45,904.15 57,891.17 57,249.66 80,257.86
TOTAL INCOME EXPENSES 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 Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Depreciation Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Salare Spromotion Rental Expense Other Expense	\$ 	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,197.50 147,710.22 (443.00) 146,671.42 71,008.34 560,660.36 182,395.85 104,850.80 131,847.36 123,015.00 37,267.21 145,234.43 45,904.15 57,891.17 57,249.66 80,257.86 171,499.00 261,238.79
TOTAL INCOME EXPENSES 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 Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expenses Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense TOTAL EXPENSES Income (Loss) from Operations Capital Gains (Loss)	↔ ↔ ↔	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,197.50 147,710.22 (443.00) 146,671.42 71,008.34 560,660.36 182,395.85 104,850.80 131,847.36 123,015.00 37,267.21 145,234.43 45,904.15 57,891.17 57,249.66 80,257.86 171,499.00 261,238.79 46,204,903.92
TOTAL INCOME EXPENSES 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 Convention Expenses Convention Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Depreciation Expenses Utility Expense Postage and Printing Avertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense TOTAL EXPENSES Income (Loss) from Operations	\$ 	43,828,974.27 19,086,898.00 10,285,556.24 2,097,757.28 7,324,497.90 1,978,287.43 837,756.05 28,822.49 11,632.36 103,519.82 66,833.30 894,317.13 463,118.37 375,000.00 27,580.99 8,810.54 97,906.20 50,963.70 94,190.00 47,197.50 147,710.22 (443.00) 146,671.42 71,008.34 560,660.36 182,395.85 104,850.80 131,847.36 123,015.00 37,267.21 145,234.43 45,904.15 57,891.17 57,249.66 80,257.86 171,499.00 261,238.79 46,204,903.92 (2,375,929.65)

COOL Summer Treatsi

WATERMELON YOGURT ICE

1/4 cup water

- 1/4 cup sugar 4 cups diced seedless watermelon,
- (about 3 pounds with the rind)
- 1 cup low-fat vanilla yogurt
- 1 tablespoon lime juice

Combine water and sugar in a small saucepan. Cook, stirring, over high heat until the sugar is dissolved. Transfer to a glass measuring cup and let cool slightly.

Puree watermelon in a food processor or blender, in 2 batches, pulsing until smooth. Transfer to a large bowl. Whisk in the cooled sugar syrup, yogurt and lime juice until combined. Pour the mixture through a fine-mesh sieve into another large bowl, whisking to release all juice. Discard pulp. Pour the extracted juices into an ice cream maker and freeze according to manufacturer's directions. (Alternatively, pour into a shallow metal pan and freeze until solid, about 6 hours or overnight. Remove from freezer to defrost slightly, 5 minutes. Break into small chunks and process in a food processor, in batches, until smooth and creamy.) Serve immediately or transfer to a storage container and freeze for up to 2 hours.

ARTIC PEANUT BUTTER CHEESECAKE

- ¹/₃ cup butter
- 1 cup semisweet chocolate chips
- 2¹/₂ cups crispy rice cereal
- 1 (8 ounce) package cream cheese, softened
- 2 (5 ounce) cans sweetened condensed milk
- 3/4 cup peanut butter
- 2 tablespoons lemon juice
- 1 teaspoon vanilla extract
- 1 cup whipped cream
- $^{1\!\!/_{\!\!2}}$ cup chocolate fudge sauce

In a heavy sauce pan over low heat, melt the butter and chocolate chips. Remove from heat and gently stir in rice cereal until coated. Press into the bottom and sides of a 9 inch pie plate. Chill 30 minutes.

AUGUST 2012

In a large bowl, beat cream cheese until fluffy. Gradually beat in condensed milk and peanut butter until smooth. Stir in lemon juice and vanilla. Fold in whipped cream. Pour into prepared crust. Drizzle chocolate topping over pie and freeze for 4 hours or until firm. Keep in freezer until ready to serve, and return leftovers to the freezer as well. Serves 8.

FROZEN ALMOND BUTTERSCOTCH BALLS

- Ingredients for Ice Cream Balls: 1 quart vanilla ice cream 1 cup almonds, toasted and chopped Ingredients for Butterscotch Sauce: 1 pound light brown sugar
- 2 cups white corn syrup
- 1 cup butter
- 1 cup whipping cream

Make balls of ice cream with a scoop. Quickly roll them in almonds. Place them in muffin tins or pie plate and freeze.

Prepare Butterscotch Sauce: Mix brown sugar and corn syrup in a large saucepan. Over medium heat, bring to a boil and boil 5 minutes. Remove from heat. Add butter. Stir occasionally while cooling to keep crust from forming. When cool, add whipping cream.

To serve, place 2 or 3 ice cream rounds in each individual dessert dish and top with Butterscotch Sauce.

NOTE: This is a delicious "make ahead" dessert. The butterscotch sauce is wonderful with other ice cream desserts as well. Serves 8.

FROZEN MINT BROWNIE DESSERT

- 1 (13"x 9") pan of brownies, baked and cooled
- $\ensuremath{^{1\!\!/_2}}$ gallon mint chocolate chip ice cream
- 1/2 cup heavy whipping cream 1 (16-ounce) can chocolate fudge ice
- cream topping

Place ice cream in a large bowl and let stand at room temperature while you beat the cream to stiff peaks in a small bowl.

Fold cream into ice cream until combined. Drop ice cream and the chocolate fudge sauce by spoonfuls over the brownies, making layers. Press down when everything is added. Freeze until firm, about 4-6 hours. Let stand at room temperature for 15-20 minutes before slicing to make serving easier. Serves 16

FROZEN LEMON BISQUE

2 eggs

- 1 cup sugar
- 6-9 tablespoons fresh lemon juice
- 1 tablespoon grated lemon rind
- 1 (13-ounce) can chilled evaporated milk

2 tablespoon sugar

- 1 cup graham cracker crumbs, divided
- 1-2 cups fresh or frozen raspberries, pureed

In a saucepan, beat eggs with one cup sugar and lemon juice until well mixed. Cook mixture over low heat, stirring constantly, just until it boils. Stir in lemon rind. Cool. Whip chilled evaporated milk, add two tablespoons sugar, and continue whipping. Fold whipped milk into lemon mixture. Sprinkle about seven-eighths cup graham cracker crumbs over bottom of a deep, four-cup freezer tray.

Pour mixture over crumbs. Sprinkle remaining crumbs on top. Cover and freeze six hours or until firm. Slice and serve with pureed raspberries. Serves 8.

STRAWBERRY COCONUT DESSERT

- 2 cups flaked coconut
- 2 tablespoons sugar
- 2 tablespoons flour
- 1/4 cup butter, melted
- 1 (10-ounce) jar strawberry preserves, divided
- 1 (8-ounce) package cream cheese, softened
- 1 (3-ounce) package cream cheese, softened
- ²/₃ cup powdered sugar
- 1 teaspoon vanilla
- 1/2 cup chopped pecans
- 2 cups frozen whipped topping

In medium bowl, combine coconut, sugar, flour, and mix well. Add melted butter and mix until combined. Press into 9" square pan. Bake at 350 degrees F 10-13 minutes until light golden brown. Cool completely. Spread half of preserves over crust.

In medium bowl, combine both packages of cream cheese with powdered sugar and vanilla until fluffy. Spread carefully over preserves in pan. Sprinkle with pecans.

In small bowl, fold together frozen whipped topping and remaining preserves until marbled. Spoon over cream cheese layer. Freeze until firm. Cut into squares to serve. Serves 8

CANTALOUPE SHERBET

- 1 medium ripe cantaloupe
- 1 (14 ounce) can fat-free sweetened
- condensed milk
- 2 tablespoons honey

Cut the cantaloupe in half, scoop out and discard seeds. Peel and slice the melon; cut into large pieces. Place in a blender container along with milk and honey. Cover and blend until smooth. Pour into a freezer-proof container and freeze overnight or until firm.

PERIODICAL

8/12

The FCSLA Mission Statement

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

The FCSLA Vision is to:

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