



Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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Happy
Valentine's
Day

ŽENSKÁ JEDNOTA

ŽENSKÁ JEDNOTA**Fraternally Yours™**

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ŽENSKÁ JEDNOTA,

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Make Love a Part of Your Life

Once upon a time all feelings and emotions went to a coastal island for a vaca-
tion. According to their nature, each was having a good time. Suddenly, a warning
of an impending storm was announced and everyone was advised to evacuate the
island.

The announcement caused sudden
panic. All rushed to their boats. Even dam-
aged boats were quickly repaired and com-
missioned for duty.

Yet, Love did not wish to flee quickly.
There was so much to do. But as the clouds
darkened, Love realized it was time to leave.
Alas, there were no boats to spare. Love
looked around with hope.

Just then Prosperity passed by in a luxu-
rious boat. Love shouted, "Prosperity, could
you please take me in your boat?"

"No," replied Prosperity, "my boat is full
of precious possessions, gold and silver.
There is no place for you."

A little later Vanity came by in a beauti-
ful boat. Again Love shouted, "Could you
help me, Vanity? I am stranded and need a
lift. Please take me with you."

Vanity responded haughtily, "No, I cannot take you with me. My boat will get
soiled with your muddy feet."

Sorrow passed by after some time. Again, Love asked for help. But it was to no
avail. "No, I cannot take you with me. I am so sad. I want to be by myself."

When Happiness passed by a few minutes later, Love again called for help. But
Happiness was so happy that it did not look around, hardly concerned about any-
one.

Love was growing restless and dejected. Just then somebody called out, "Come
Love, I will take you with me." Love did not know who was being so magnanimous,
but jumped on to the boat, greatly relieved that she would reach a safe place.

On getting off the boat, Love met Knowledge. Puzzled, Love inquired, "Knowl-
edge, do you know who so generously gave me a lift just when no one else wished
to help?"

Knowledge smiled, "Oh, that was Time."

"And why would Time stop to pick me and take me to safety?" Love wondered.

Knowledge smiled with deep wisdom and replied, "Because only Time knows
your true greatness and what you are capable of. Only Love can bring peace and
great happiness in this world."

Dear Friends,

"The important message is that often when we are prosperous, we
overlook love. When we feel important, we forget love. Even in happiness
and sorrow we forget love. Only with time do we realize the importance
of love. Why wait that long? Why not make love a part of your life today
and everyday?"

Remember the words of 1 Corinthians 13:7 - "Love bears all things,
believes all things, hopes all things, endures all things."

Until Next Month,
Warmly, **Carolyn**

ŽENSKÁ JEDNOTA



A FIFTY YEAR HISTORTY – VATICAN II – THE DOGMATIC CONSTITUTION ON THE CHURCH (*LUMEN GENTIUM*)

Reverend Monsignor Peter M. Polando, National Chaplain

My dear Sisters and Brothers in Christ,

There may be a span of time that I do not do a particular activity or eat a food or drink a beverage and then I cannot get enough of it. For example, I like chocolate but my life does not depend on it. As a matter of fact, there can be a dish of the finest chocolates that someone has given me sitting on a table in the rectory, and I do not even look at it. But should someone deliver a package of homemade chocolate chip cookies (especially made with dark chocolate!), be careful. Do not mess with my chocolate chip cookies! They are all counted and if one or two are missing I will find the person with the sticky fingers!

I like putting puzzles together but really do not have the time these days to spend on the projects. However, I do like them because of the challenge plus I can think of other things as I am putting the puzzle together such as: how much more can I make our National Editor more frustrated in not handing in my monthly articles in a more timely fashion; when is the next opportune time that I can challenge John and/or Steve at the Board of Directors meeting; and, what story would be appropriate for my next homily. In the end, the success of the puzzle is twofold – I solve my questions with a variety of answers and I have a great picture in front of me, an artist in the making! But if I do not do the puzzle, I have not gained at least two challenges!

Without a doubt, a cornerstone document of the Second Vatican Council is the Dogmatic Constitution on the Church [*Lumen gentium*] and can be highlighted as the final piece of the puzzle of the First Vatican Council. That Council was convened in 1869-1870 and was quickly dispersed because of the invasion of the Papal States and the Franco-Prussian War. During the Council, the Council Fathers were working on a fifteen chapter document that was to define more clearly the roles of the pope and bishops within the structure of the Church. However, only four chapters were approved

by the Council Fathers in regards to the papacy because of the uprisings. The rest of the document would be left hanging in the galleys until the next century when the Holy Spirit would inspire the Fathers of the next council to make some profound definitions.

Where Vatican Council One ended, Vatican Council Two dove tailed. I believe three groups of people were confirmed as vital to the ongoing growth of the Catholic Church. The first was that of the bishops. Vatican Council One defined the role of the Pope but because that Council ended abruptly, it did not define the role of the individual bishop. *Lumen Gentium* states: "With their helpers, the priests and deacons, bishops have therefore taken up the service of the community, presiding in place of God over the flock whose shepherds they are, as teachers of doctrine, priests of sacred worship and officers of good order. Just as the role that the Lord gave individually to Peter, the first among the apostles, is permanent and was meant to be transmitted to his successors, so also the apostles' office of nurturing the Church is permanent, and was meant to be exercised without interruption by the sacred order of bishops. Therefore, this sacred Synod teaches that by divine institution bishops have succeeded to the place of the apostles as shepherds of the Church, and that he who hears them, hears Christ, while he who rejects them, rejects Christ and Him who sent Christ" [paragraph twenty].

The second group of people that the Council Fathers brought to light was that of the role of the laity in the life of the Church. In paragraph thirty-one of *Lumen Gentium*, the Fathers defined: "The term laity is here understood to mean all the faithful except those in holy orders and those in a religious state sanctioned by the Church. These faithful are by baptism made one body with Christ and are established among the People of God. They are in their own way made sharers in the priestly, prophetic, and kingly functions of Christ....But the laity, by

their very vocation, seek the kingdom of God by engaging in temporal affairs and by ordering them according to the plan of God. They live in the world, that is, in each and in all of the secular professions and occupations. They live in the ordinary circumstances of family and social life, from which the very web of their existence is woven. They are called there by God so that by exercising their proper function and being led by the spirit of the gospel they can work for the sanctification of the world from within, in the "manner of leaven." These are very profound words on the roles of the laywomen and laymen of our Church structure!

The women and men religious of our Church structure have been the ecclesiastical backbone for centuries in our history. Of them the Council Fathers declare: "Religious should carefully consider that through them, to believers and non-believers alike, the Church truly wishes to give an increasingly clearer revelation of Christ....Let no one think that by their consecration religious have become strangers to their fellow men or useless citizens of this earthly city. For even though in some instances religious do not directly mingle with their contemporaries, yet in a more profound sense these same religious are united with them in the heart of Christ and cooperate with them spiritually. In this way the work of building up the earthly city can always have its foundation in the Lord and can tend toward Him. Otherwise, those who build this city will perhaps have labored in vain" [paragraph forty-six].

By the quotations of the above paragraphs, I hope that you have gained some profound sense of the importance of this constitution of the Second Vatican Council. It is a refreshing document of who we are as a Church and I recommend that you read it in its entirety so that all of us may know our roles as the People of God who make up Christ's Body, His Church! All the pieces of the puzzle fit together and the portrait by the Artist is great!

Message from our National President

CYNTHIA M. MALESKI



TELLING FAMILY + FRIENDS = FCSLA'S FUTURE

February — a month where we honor many prominent saints in the Church and several of our American leaders. From Sts. Cyril and Methodius, Apostles of the Slavs, St. Valentine, St. Matthias and our great American presidents, such as George Washington and Abraham Lincoln, we look to these role models who took risks and led major campaigns to build our Church and

our nation, respectively. At FCSLA, we are also called to take risks and positive steps to build our beloved society.

Since November, 2012, a first-ever Marketing Task Force has convened to create plans and strategies to develop and coordinate our marketing and communications efforts to key audiences throughout the nation. As National President, I appointed this multi-disciplinary group to lead this effort — Danielle Duke, Promotions' Coordinator (Leader), Carolyn Bazik, National Editor, Kelly Shedlock, Fraternal and Youth Director, and Marie Golias, Executive/Sales Assistant. I attend these meetings to help guide strategies and action plans in accordance with our Mission and Vision, and from time to time, others will be asked for their input, as well.

Consistent with the theme of our 2013 Campaign, I am pleased to report that during 2013, members of the Task Force will present: "*FCSLA Connects*" to bring you timely information related to our products, our fraternal benefits and programs, and other business ideas which will hopefully

provide an added sparkle in your pride in being a member of our Society and in turn, to encourage others to join as well.

We extend our thanks to the members of the Task Force, who have willingly agreed to serve on this exciting team!

When you receive this edition of the magazine, we will already be in the middle of the 1st quarter of our 2013 Campaign: "**Telling Family + Friends = FCSLA's Future**". Through March 31, 2013, the Sales Department is holding a contest to bring in new members. We hope that this contest, focusing on sales to new members, will encourage our agents and recommenders to help us build our membership. We encourage you to seek out potential new members and bring them to the attention of your branch officers so we can all participate in this new campaign!

As 2013 swings into high gear, we invite our branch officers and active members to submit information about upcoming events for our magazine *Fraternally Yours* and for our monthly branch newsletter.

Our managing officers, board of directors and home office employees have many exciting events on the horizon. Please join me in one of my New Year's Resolutions — to strive to bring new members into our Society in new and exciting ways to continue our fraternal and charitable works in our communities!

Fraternally Yours,

Cynthia M. Maleski, National President

Warm Bodies/Warm Hearts



Officers of Sr. Branch 88 of Monessen recently donated winter coats for needy children. Presenting the coats to Rev. Michael Crookston of Epiphany of Our Lord Church are L-R: Rev. Crookston, Alice Bialon, Dorothy Urbanowicz and Lorrie Veschio.

Telling Family + Friends = FCSLA's Future

FCSLA 1st Quarter Campaign

The National Sales Manager and the Marketing Committee have planned five short sales campaigns for 2013.

The first campaign began on January 1, 2013 and will run until March 31, 2013. This is a campaign about bringing in new members! It will be a contest, which will award prizes to the top 20 new member recruiters in the Association. There will be two tiers in the contest.

Tier "A" will be the top 10 producers in the number of new members submitted during the first quarter. These winners will be able to choose among prizes on a "prize page." These prizes will be at around \$400 in retail value.

Tier "B" will be the next 10 new member recruiters. These individuals will be able to select from a "prize page" with prizes around \$200 in retail value.

All members are encouraged to participate in the new member campaign to keep the spirit of competition going!

From the Desk of the
National Secretary
Sue Ann M. Seich

One of our Association's goals this year of 2013 is to concentrate on increasing our membership. Back in my day, recommenders (branch officers or members) did not have to be licensed in the state where they reside, therefore they could recommend a person for membership in our Association.



In order for FCSLA to continue our proud tradition as a premiere Fraternal Life Insurance Society we must comply with all State Department of Insurance regulations. A few of the states where we are licensed to do business have a Fraternal Exemption which allow members to recommend a member. In states where there is no Fraternal Exemption, only FCSLA Licensed Recommenders or FCSLA Contracted Agents are able to recommend members. Just recently, the State of Ohio has repealed the Fraternal Exemption for selling annuities, effective January 1, 2013. You must have an insurance license to sell annuities in Ohio. If your state of residence does not have a fraternal exemption, please consider becoming a Licensed Recommender. FCSLA will pay for your training and licensing. If you are interested or have questions, please call Michelle Bowes at our Home Office, 1-800-464-4642, Ext. 1029. She will be able to discuss this opportunity with you.

~ Great News to Share ~

At our Board of Directors Meeting in December a motion was approved to raise the amount of funds matched by FCSLA for all Matching Funds Projects. The amount matched has been increased from \$500.00 to \$600.00 for all projects completed in 2013. Many branches have taken advantage of this fraternal benefit and have completed some amazing projects for charitable or benevolent causes. If you have questions or need information please contact our Fraternal & Youth Director, Kelly Shedlock at 1-800-464-4642, Ext. 1051 or our website www.fcsla.org. We are very proud of all the branches who have completed a Matching Funds Project since its inception in 2009.

Until next issue, may God keep you happy, healthy and loved.

District 15 Awards College Scholarships

District #15 in Minnesota recently awarded \$500.00 college scholarships to the following eight members:

Jack Dietz of Branch W056; Andrew Kes of Branch W056; Josh Bisek of Branch W001; Brianna Pexa of Branch W056; Sean Linden of Branch W193; Natalie Idom of Branch W035; Samantha Bartusek of Branch W056 and Ted Tousignant of Branch W049.



Home Office Employee and Sr. Branch 525 member Michelle Bowes and Brian Bowes gave birth to their beautiful baby boy, Nicholas, on May 25, 2012.

Nicholas was christened on June 24, 2012 at St. John Vianney in Mentor, OH. Michelle's grandmother made the christening gown that Nicholas was baptized in out of her wedding dress in 1949. The gown has been passed down through three generations for their christenings.



Kent Dudince Sister City Association 11th Annual Anniversary Banquet Sunday, May 19, 2013

Kent Elks Lodge Hall, Elks Lane, SR 59

From JANUARY 1 through MARCH 31, 2013,
older FCSLA annuities (issued prior to 2005)
with a guaranteed minimum rate of

4.50%

will earn a yield of 4.6025%.

NEWER FCSLA ANNUITIES (issued 2005 and after)
with a guaranteed minimum rate of

3.50%

will earn a yield of 3.5618%

while those with a guaranteed minimum rate of

3.00%

will earn a yield of 3.0453%.

News from Your Fraternal & Youth Director

► Kelly Shedlock

BUYING AMERICAN

"And so my fellow Americans, ask not what your country can do for you; ask what you can do for your country."

John F. Kennedy



The current national unemployment rate is around 9.0%. As Americans we can help this rate decrease. In 2011 our focus was on making the world a better place one step at a time. In 2013 let's buy American. That is what **You** can do for your country.

DID YOU KNOW THAT WHEN YOU BUY AMERICAN . . .

- **You** support not only American manufacturers but also American workers, safe working conditions and child labor laws. Foreign labor standards allow unsafe worker conditions in many countries.
- **You** help keep the American economy growing.
- **You** know that you're helping to keep the world a little cleaner for your children. U.S. manufacturing processes are much cleaner for the environment than many other countries.
- **You** contribute to the payment of an honest days wages for an honest days work. Many countries have no minimum wage or if they do its outrageously low.
- **You** foster American INDEPENDENCE!
- **You** help lower the debt — debt isn't good for you and it isn't good for America.
- **You** can be confident that American consumer protection laws and safety standards are in place to protect your family.
- **You** insist on a higher standard.
- **You** help insure that the United States doesn't find its access to vital goods impacted by political conflict.
- **You** help keep your friends, neighbors and even yourself earning a living wage.



BUY AMERICAN ~ BE AMERICAN

The job you save might be your own.

I would love to hear from you. Send your thoughts and suggestions on how we can buy American to the Home Office at First Catholic Slovak Ladies Association, 24950 Chagrin Boulevard, Beachwood, OH 44122 or email me at Kelly@fcsla.org.

FCSLA National President Cynthia M. Maleski Named 2013 FSGP Fraternalist Of The Year



BEACHWOOD, OH — The Fraternal Societies of Greater Pittsburgh (FSGP) has named the First Catholic Slovak Ladies Association's National President Cynthia M. Maleski as Fraternalist of the Year for 2013. The FSGP is comprised of 17 fraternal benefit societies and nine business-associated groups representing over one million members and has been serving western Pennsylvania area for more than 66 years.

Each year the FSGP chooses a member who displays active leadership in promoting the fraternal spirit and who has made valuable contributions to the Fraternal community. Cynthia will be honored by the FSGP at the annual Fraternalist of the Year banquet on Saturday, March 16, 2013.

The FCSLA joins the FSGP in acknowledging Cynthia's outstanding contributions to the FSGP and the fraternal benefit system. Please consider joining us as we congratulate Cynthia on receiving this very prestigious award on Saturday, March 16, 2013 at the Sheraton Hotel, Station Square, Pittsburgh, PA. For ticket information or questions please call Dorothy at the Home Office, 1-800-464-4642, Ext. 1034.

Indiana Slovak Day Celebration 2013

Mark your calendars for the Slovak Day Celebration in Northwest Indiana. On **July 21, 2013** we will celebrate mass, enjoy traditional Slovak dancing, eat and enjoy all things Slovak. For more information visit:

<https://www.facebook.com/SlovakDayCelebration>

JOHN'S TOURS TRAVELS TO SLOVAKIA!

John's Tours of Vandergrift, PA has an extensive tour of Slovakia set for September 9-23, 2013 featuring stays in Bratislava, Piešťany, Kosice and Krakow.

For a brochure and further information please write to John's Tours, PO Box 154, Vandergrift, PA 15690 or phone 724/567-7341 or 1-800-260-8687.



Annual Christmas Party in Monessen, Pennsylvania

December 1, 2012 was an exciting day for members of Jr. Branch 157 in Monessen as this was their annual Christmas Party. As the children arrived with their parents one could see the excitement in their eyes. After trying to get them to eat their meal of steak sliders, fries, applesauce, cake and beverages, the children were entertained by magician, David Lawrence. Several children assisted him in completing his tricks. At the conclusion of his show, a live white bunny appeared and the children were all permitted to pet it.

Then came the arrival of the Jolly Red Man who listened to all their requests. Before departing, each child received a generous treat bag and a monetary gift from the branch.



L-R: Officers of Jr. Branch 157 — Rosemary Betza, Dorothy Urbanowicz and Lorrie Veschio.



JACOB HEJLIK COMPLETES EAGLE SCOUT PROJECT

Jacob Hejlik, a member of Branch W051, Duncan, IA, is one step closer to achieving the highest rank possible in Boy Scouts. Hejlik, a junior at West Hancock High School, Britt, IA, recently completed his Eagle Scout project. His project involved landscaping around St. Wenceslaus Catholic Church in Duncan, IA, where he attends church. He replaced existing grass with rock, approximately 150 plants and two brick crosses by the church. He made aluminum frames for the crosses, buried them in rock and laid the bricks down on the frame to secure them. He put in a total of 181 work hours. The project took one year to plan and about three years to complete. He received donations from members of the parish and businesses in the community.



MATCHING FUNDS ACTIVITIES

Branch W016 — Brainard, Nebraska

Bake Sale



Brainard, NE, Branch W016 had a busy October holding two matching funds projects. On October 14, 2012 our group sponsored a bake sale for the benefit of Holy Trinity PCCW.

PCCW chairperson, Kathy Janak, and W016 President, Mary Lou Meister.



Holy Trinity Parish members enjoying the breakfast and checking out the bake sale. The bake sale was held in conjunction with a parish breakfast and was a great success.



Sr. Branch 77 — McKeesport, Pennsylvania

Kristy Lasch Miracle Foundation

On October 6, 2012, McKeesport, PA Branch 77 participated in a matching funds project with the *Kristy Lasch Miracle Foundation*. Kristy was diagnosed with breast cancer when she was 22 years old. Throughout her ordeal she remained positive, energetic and strong, even when faced with limited resources. Before she died, Kristy envisioned creating an organization to help younger breast cancer patients. The Kristy Lasch Miracle Foundation was created in her memory and honors her dream. After a valiant struggle, Kristie died on October 3, 2004 at the age of 26. The mission of the Foundation is to provide financial assistance to woman under 30 living with breast cancer. Since 2006, the

Foundation has aided 46 young women in the struggle with breast cancer.

An oldies dance was held at the McKeesport Palisades. Entertainment was provided by the Harptones and the Holidays, two well know groups from the 1950's. Branch officers Jerry and Virginia Holmes and Marian Greenland went early in the day to decorate and prepare the hall for the dance. Over 500 people attended and enjoyed excellent music, the Chinese Auction and sale of items donated by local businesses.



Virginia Holmes and Marian Greenland decorating the hall.



Branch officers.



Branch officers and members.

YOUNGSTOWN SISTER CITIES SETS TRIP

Youngstown Sister Cities has scheduled its 16th Slovak Heritage Tour to Slovakia for July 9-July 23, 2013. Details will be given in future articles. Contact Jim and Kay Bench: jmbench@yahoo.com or cell phone (724) 858-5843.

MATCHING FUNDS ACTIVITIES

Sr. Branch 225 — Chicago, Illinois

Adopted Troop for Christmas

St. Catherine Sr. Branch 225 of Chicago held its matching funds event on November 13, 2012 at St. Julie Billiart's Church Hall in conjunction with the Senior Young of Hearts luncheon held to honor the U.S. veterans of the parish. During the luncheon, St. Catherine's Sr. Branch 225 of Chicago conducted a free will offering from the attendees to benefit St. Julie Billiart parish's adopted troop for Christmas gifts and postage to send to our active troops overseas. Sister Gael Gensler, Pastoral Associate of St. Julie Billiart parish and Dolores Glomb, Treasurer of St. Catherine's Sr. Branch 225, were ecstatic to announce that the attendees had donated \$569 to this worthy endeavor. The generous response from the 101 attendees at this luncheon was both touching and overwhelming. A huge thank you to all in attendance who made it possible as well as to the members of Sr. Branch 225 who baked and helped with decorations for this event.



Sister Gael Gensler Dolores Glomb, Treasurer of Sr. Branch 225, announce the grand total from the freewill offering.



U.S. veterans who are parish members were honored at the luncheon for their service.



Attendees at the luncheon.

Branch W187 — Valparaiso, Nebraska

Church Grotto & Choir Refurbishment Projects

Branch W187, Valparaiso, NE held two matching funds activities to support Sts. Mary and Joseph Church grotto and the church choir refurbishment project. The grotto project raised \$1,278.20 and the choir \$1,252.00.



Pictured as part of the choir refurbishment project is L-R: Branch secretary Clarice Sobota, Treasurer Robin Regnier, Monsignor Paul Witt and President Darlene Blazek.



Pictured as part of church grotto project is L-R: Branch president Darlene Blazek, Monsignor Paul Witt, Secretary Clarice Sobota, and Treasurer Robin Regnier.

Attention!

If you would like to receive *Fraternally Yours* by email instead of through the mail please return this form to the attention of Danielle Duke at the Home Office.

Name: _____

Address: _____

City: _____ State _____ Zip _____

Email address: _____

You will begin to receive *Fraternally Yours* by email as soon as the changes can be made.



District Anna Hurban of Chicago Hosts 9th Annual Senior Branch Christmas Party

The First Catholic Slovak Ladies Association, District Anna Hurban of Chicago, hosted its ninth annual combined Senior Branch Christmas Party at the Orland Chateau in Orland Park, IL on Saturday, December 1, 2012 with a total of 320 senior branch members and guests in attendance. District members and their guests enjoyed great conversation with one another and caught up on the years' events before and during the luncheon. National President, Cynthia Maleski said a prayer and blessing before the meal. Everyone feasted on a flavorful family style meal, which included the traditional Slovak roasted pork as well as four more courses and topping off the wonderful lunch with Italian pastries for dessert. Everything was deliciously prepared and scrumptious!

This year the District invited our National President, Cynthia Maleski and the new Fraternal and Youth Director, Kelly Shedlock to the festivities.

Cynthia spoke briefly and reminded everyone of our mission and the great work that has been done during the past 120 years, encouraging us to continue to build on the accomplishments of our past in order to make our organization continue to grow and prosper. Kelly briefly introduced herself and stated that she looked forward to working in the future with the members and branch officers of the Chicago District.

Later in the program, the District sponsored its annual raffle of 96 available prizes, 32 gift cards to various entities in denominations of \$5, \$10, \$15, \$20 and \$25, 6 bottles of wine donated by Kubina-Tybor Funeral Home and poinsettia plants. With a surprise visit from Santa, District Junior Members in attendance acted as prize runners to help distribute the gifts to the raffle winners who shouted "Kapusta, Koláčiky, Bingo" or another favorite Slovak word upon hearing their winning number. The wonderful event started by Marge

Krugley has been a favorite now for the entire District and surrounding areas. District President, Mary Therese Tylus stated, "Once again, everyone had a wonderful time renewing old friendships, making new ones and oh, reminding everyone of the wonderful FCSLA products and upcoming District events!"

A special thank you goes out to Marge Krugley, who continues to support the festivities, the raffle prize shoppers Phil and Dolores Glomb, gift card purchaser Barbara Mugavero, Fay Hlubocky, "Santa", Rosemary Mlinarich table centerpiece coordinator, as well as the entire District Board and Branch Officers for working so hard in making it such a memorable event.

So mark your calendar for next year's party on Saturday, December 7, 2013 – same time, same place! *(To see all of the photos from this event, please go to <http://www.fcsla.org/district/chicago/gallery.php>)*





**Additional photos to
appear in the March issue
of *Fraternally Yours*.**



IN MEMORIAM

NICK WOITA **Branch W053**



Nick J. Woita, 62, of Wahoo, NE died September 27, 2012, at his home.

Nick was born December 23, 1949, in David City to Adolph and Sally (Tomek) Woita. He graduated from

East Butler High School in 1968 and attended Milford Technical School in Milford. He graduated from there in January of 1970 with a degree in auto mechanics. He began working for the Ford dealership in Wahoo and worked there until 1978.

On February 21, 1976, Nick was united in marriage to Peg Heindryckx at St. Vincent Catholic Church in Osceola. Three sons were born to them: Matt, Steve and Bryan. Nick worked at Diers Ford in Fremont in the parts department from 1978 until his retirement in 2007. In April of 2008, he was given another four years of life with a double lung transplant.

He was a member of St. Wenceslaus parish in Wahoo, and a member of the Knights of Columbus Council No. 1833.

Nick is survived by his wife, Peg; sons, Steve and Bryan and daughter-in-law, Laura, all of Omaha; brothers, Larry (Rose) Woita, and Carl Woita, all of Valparaiso, Jim (Susan) Woita of Lincoln; brothers-in-law, Greg (Candace) Heindryckx of Lincoln, John (Robin) Heindryckx of Columbus; sisters-in-law, Connie Heindryckx of Osceola, Amy (Jeff) Stroh of Hickman, and Jean (Clark) Stanway of Hollywood, FL; nieces and nephews.

He is preceded in death by parents, Adolph and Sally (Tomek) Woita; son, Matt Woita; father and mother-in-law, Bob and Marion Heindryckx; and brother-in-law, Robe Heindryckx.

Memorials may be directed to Nebraska Organ Recovery System or St. Wenceslaus Church.

DUANE ERNEST MALEK **Branch W051**

Duane Malek, 62, passed away on September 28, at the home that he so lovingly built for him and his wife, Bev, surrounded by family and friends.

He married Bev Hesley on August 1, 1970, in Duncan, IA. They lived on a farm by Britt, IA when first married and then moved to Wesley where he worked for the K&H Coop. Three kids later, they decided to move to Duncan and made that their home for the past 35 years. Duane started working construction when they moved to Duncan, walking in the same footsteps of his father and grandfather.

Duane started his own construction business in 1987, Duane Malek Construction, and worked as a general contractor for 25 years. He was a true craftsman and took much pride in his work, which can be seen throughout the community. He was a hard-working, strong, honest and humble man who was adored and respected by many.

Duane was very active in his church, St. Wenceslaus in Duncan and he was a charter member of the Britt Knights of Columbus.

He is survived by his father, Ernest Malek; his wife, Bev; three children and spouses, Jason Malek and his wife Amy, Jeremy Malek, and Jen Swearingen and her husband Mike; five grandchildren; three sisters, Darlene, Bev and Diane; three brothers, Gary, Ed and Marvin; and many nieces and nephews. He was preceded in death by his mother, Clara Malek; his nephew, Brent; and three brothers-in-law, John Roberts, Bill Edington and Steve Hesley.

DOROTHY A. FRENCK **Sr. Branch 136**

Dorothy A. Frenock died at her home on September 23, 2012. She was 84.

Born in Pleasant Unity, Mrs. Frenock was raised in Ambridge where she was a graduate of Ambridge High School. She was formerly of Baden. Mrs.

Frenock graduated from Mercy School of Nursing at Mercy Hospital in Pittsburgh. She was an original Levittown homeowner, moving there in 1952 until 1988 when she and her husband moved to Shepton, PA and built their home there.

Mrs. Frenock was a member of the Sodality and Block Rosary. She was employed at the former Bristol Hospital as a registered nurse from 1952 until 1957 and then with the Lower Bucks Hospital from 1958 until her retirement in 1987.

After retiring, Mrs. Frenock and her husband, Edward enjoyed traveling all over the country in their RV from 1987 until 2004. She enjoyed bird watching, flowers, and arts and crafts. Mrs. Frenock also found great enjoyment as Den Mother for Cub Scout Den #120.

Loving mother of the late Charles, Mrs. Frenock was the beloved wife of 63 years to Edward A. and the devoted mother of Andrew E. (Denise Withey) of Florida; Michael J. of Oregon; Robert A. (Stephanie) of Oregon; Lawrence E. of Lebanon; Edward J. (Darlene) of Yardley; James A. of Oregon and Gerald J. (Karen) of Croydon. Mrs. Frenock was the proud grandmother of 14, great-grandmother of five and great-great-grandmother of two. She will also be sadly missed by her half sister, Athena Mizelle of Florida and several nieces, nephews and cousins.

Memorial contributions in her name may be made to the Alzheimer's Association, Inc., Delaware Valley Chapter, 399 Market Street, Suite 102, Philadelphia, PA 19106.

FRANK R. RUDA **Branch W074**

Frank R. Ruda, 91, died November 3, 2012, at Good Samaritan Center, Atwood, KS.

He was born January 10, 1921, north of Atwood to Frank J. and Stephana (Horinek) Ruda. He was a 1939 graduate of Atwood Community High School and later attended Kansas State University.

He married Margaret Anne Williams on August 18, 1942, in Atwood. She preceded him in death. He was a U.S. Army veteran, serving from 1942 to 1945 during World War II. Upon his return from military service, Frank and Margaret started a farm fifteen miles south of Atwood, which is where they raised eleven children and spent most of their 68 years of their happy marriage. A longtime, faithful member of Sacred Heart Church, he was active in the Knights of Columbus, Franciscan Friars and Branch W074 of the FCSLA for decades. Frank loved his faith, family and friends.

Frank is preceded in death by his wife, parents and brothers, John and Vic.

Survivors include four sons, Bob Ruda and wife, Karol, Jim Ruda and wife, Linda, Dan Ruda and wife, Lori, and Marty Ruda; seven daughters, Lorena Carlson and husband, Nolan, Lucy Alff and husband, James, Peggy Thoennes and husband, Marty, Mary Ruda, Bernice Lorimer and husband, Jerry, Kay Beims and husband, Bob, and Pat Friess and husband, Tom; 26 grandchildren; and 38 great-grandchildren.

MARY BUCHAK **Sr. Branch 111**

Mary Buchak, 96, a lifelong resident of Charleroi, died on November 11, 2012, in her home. Born on October 13, 1916, in Charleroi, she was the daughter of the late Michael and Mary Papsun.

Known as "Aunt Mary" to nieces and nephews and "Granny" to friends and neighbors, she was a dedicated homemaker, volunteer, and an active member of the former Ss. Cyril and Methodius Church (10th St. Church), in Charleroi. She was the last survivor of the group of ladies who served lunch to grieving families after funerals. She volunteered for the Sister's of St. Francis with school students lunch recess and was the Treasurer of the FCSLA Branch

111 for 60 years, until retiring on the lodges 100 year anniversary. She had an amazing ability to read and write Slovak and was able to translate for Slovak immigrants to obtain citizenship. Mary lived a long and fulfilled life and was loved and will be missed.

She is survived by her daughter, Mary Diane Ercegovich, of Charleroi; grandson, Dane Ercegovich, and his fiancée Marjorie "Margie" Bogordus, and her son Richard, of North Charleroi; brother-in-law, George Buchak, of Ohio; and sisters-in-law, Raymond Popson, of Michigan, and Grace Popson, of Roscoe.

In addition to her parents, she is predeceased by her husband John "Butch" Buchak, whom she married on flag day, June 14, 1941, and she celebrated 50 years of marriage in 1991; and brothers, Michael Popson, Andrew Popson, and Paul Popson.

PAULINE VRBICKY **Branch W080**



Pauline Vrbicky, 95, of Clarkson, NE died November 13, 2012, at Golden Living Center.

Pauline was born on October 14, 1917, near Howells to Joseph

and Pauline (Hajek) Vacha. She was the oldest of a family of two brothers and five sisters. She received her education at School District 32 south of Howells.

On February 3, 1944, she was united in marriage to Lambert Vrbicky at St. Wenceslaus Catholic Church in Dodge. They made their home on a farm north of Clarkson until they retired and moved into town in 1979. Pauline worked at the nursing home in Clarkson for many years. She was a member of Ss. Cyril

and Methodius Catholic Church where she was active with the Ladies Guild and Altar Society, and she was a member of Branch W080 for 68 years.

She enjoyed gardening, flowers, baking many kolaches and strudels and making quilts. While living at the nursing home, she really enjoyed the company of her family, especially her grandchildren and great-grandchildren.

Pauline is survived by daughter Marie (Bill) Gall of Clarkson, son Don (Jan) Vrbicky of Clarkson, nine grandchildren, 13 great-grandchildren, sister and brother-in-law Agnes and Ervin Brabec of Clarkson, sister Wilma Bolte of Schuyler, brother-in-law Eugene Emanuel of Dodge.

She was preceded in death by parents Joseph and Pauline Vacha, husband Lambert Vrbicky, three grandchildren, one great-granddaughter, brother and sister-in-law Joe and Marie Vacha, brother and sister-in-law Bud and Donna Vacha, sister and brother-in-law Anna and Ed Ritzdorf, sister and brother-in-law Emma and LaVern Gaughen, sister Elsie Emanuel, brother-in-law Jack Bolte.

JEFFREY D. DRYLIE **Sr. Branch 433**

Jeffrey D. Drylie, age 56, formerly of New Salem, PA, died November 24, 2012.

He was born on July 11, 1956 in Brownsville, PA, son of the late Robert Drylie and Catherine (Ainsley) Drylie.

He was a beloved father, grandfather and brother who will be missed by all.

He is survived by two sons: Jason D. Drylie of Uniontown, PA, and Eric J. Drylie and wife Jessica of Finleyville, PA; granddaughters: Josie and Camryn; brother, Rev. Robert Drylie and wife Deanna and family; and sister, Lori Drylie.

Visit Us Online
www.fcsla.com



Cleveland District Celebrates with LOHV

The FCSLA Cleveland District held their District Meeting and Christmas Party for the Light of Hearts Villa (LOHV) residents on Saturday, December 8th in Bedford, OH.

Before the festivities took place the Cleveland District held a meeting to elect their new 2013/2014 officers. Please congratulate President – Joyce Lechman, 1st Vice President & Webpage Coordinator – Kelly Shedlock, 2nd Vice President – Barbara Shedlock, Financial Secretary – Barb Sekerak, Treasurer – Mary Angeloff, Recording Secretary – Cathy Nadolski, Auditor – Johanna Oros and Chaplain – Fr. Gerard Gonda on their appointments. We wish them good luck over the next two years.

After the meeting it was time for the festively dressed Cleveland members to set up for the residents Christmas party. There was a variety of yummy bakery items, punch, coffee and beautiful festive napkins which decorated each table.

The 80 residents enjoyed entertainment by the LOHV Bell Choir, and the singing of Christmas songs lead by Fr. Gerard along with his comical stories.

Every year the District passes out gifts to the residents. This year ladies from the district led by Johanna Oros and ladies from the Home Office crocheted lap blankets for each resident. In all 80 lap blankets were made and passed out. There were a variety of colors and styles. The residents along

with their aides LOVED their gift. They kept thanking all of us for such a wonderful gift and for thinking of them. Each resident had a smile on their face as they left the party.

The day ended with Mass celebrated by Bishop Roger Gries in the Chapel of LOHV.



**HAVE YOU SIGNED UP
A NEW MEMBER RECENTLY?**

"The Feast of St. Nicholas" Observed in Wilkes-Barre, PA

Slovak caroling . . . sharing Slovak memories and a visit from St. Nicholas highlighted the annual observance of "The Feast of St. Nicholas" by the Slovak Heritage Society of Northeastern Pennsylvania.

The celebrated occasion, well-attended by the public, was held in St. Matthew's Lutheran Church, Wilkes-Barre, PA. All in attendance enjoyed singing beloved carols of Slovaks everywhere, led by Bernadette Yencha, Chairperson, with accompaniment by pianist Darina Tuhy. Darina also offered a piano solo.

Following welcome remarks by Slovak Heritage Society Chair, Philip R. Tuhy, Wilkes-Barre, the caroling began and was followed by sharing of memories by Magdalen Benish of Plains.

Svaty Mikulas (Jolly Old St. Nicholas) was sung by all in attendance as St. Nicholas appeared to distribute Gold Chocolate Coins. Peter Kmec portrayed St. Nicholas.

The Heritage Society Board Members wished all a Blessed New Year . . . "Vesele Vianoce a Stastny Novy Rok."

MONESSEN SR. BRANCH 88 HOLIDAY GATHERING

December 2, 2012 marked the date for the Annual Christmas Party of Monessen Sr. Branch 88. As guests arrived, each was presented with gifts from the Home Office and various businesses in the community. Fraternalism was shared by all as they waited for everyone to arrive. Guests examined and expressed delight with the 58 door prizes that would be presented later in the day. Each picked out what they wanted to win (of course, not all would win).

President Dorothy Urbanowicz greeted the group and introduced Rev. Micah Kozoil who gave the invocation. Following a delicious dinner of breaded pork chops, baked potato, vegetables, salad and chocolate pie, the group was entertained by vocalist, Ron King. Ron

sang a number of Christmas songs and had the members join in on several numbers.

Dorothy introduced the officers of the branch. She then conducted a brief meeting, introducing 50 year award members, reminding the importance of up to date beneficiaries and current addresses. Dorothy explained the four matching fund projects that were completed by Sr. Branch 88 and Jr. Branch 157 and thanked those who chaired these events. She also introduced Tom and Linda Oslick and thanked them for chairing this Christmas Party. She reminded members that this is the 120th anniversary of the Association and that Sr. Branch 88 celebrated this event with a bus trip to Lancaster, PA for the pre-

sentations of "Jonah". She also informed them that our Jr. Branch 157 celebrated their 100th anniversary this year with a Halloween Birthday Party in October.

Dorothy thanked Joanne Billick, Geraldine Jurkiewicz and the Clubhouse Grille for their donation of gift certificates. She also thanked Ted Harhai for wine and candy and Bob Funtal for wine. In addition she thanked Tim Billick, PNC Bank and the Home Office for favors. Dorothy kindly gave her annual donation of an afghan.

Following the distribution of 58 door prizes, Dorothy read the group a poem titled "King of Kings" by Shirley Hile Powell and then introduced Rev. Justin Matro who gave the Benediction.

Upon departing, all expressed satisfaction for such a wonderful party.



L-R: Lorrie Veschio and Roberta Wavrek, Auditors, Alice Bialon-Recording Secretary, Dorothy Urbanowicz-President and Sr. Financial Secretary and Rosemary Betza-Jr. Financial Secretary.





Branch 77 Christmas Party and December Meeting

Branch 77 of McKeesport held their Christmas Party and December meeting on December 2, 2012 at the Palisades in McKeesport, PA.

Hors d'oeuvres were served prior to the meeting. Music was provided before the meeting and during and after dinner by George Beatty and the International Gypsies.

President Jerry Holmes opened the meeting with prayer. Roll call was taken and all officers were present. The memorial candle was lit by Carol Yurechko, who had lost her mother and Marian Greenland who had lost her husband this year. The pledge of allegiance to the flag was led by Joseph Matta, World War II veteran. The minutes of the November meeting were read and approved, as was the financial report. Virginia Holmes gave an update of Home Office activities. Branch 77's matching funds projects were discussed, along with ideas for upcoming projects.



Guests being serenaded by the International Gypsies.

Elections were held and officers were re-elected: Jerry Holmes, President; Irene Fedor, Vice President; Marian Greenland, Financial Secretary; Virginia Holmes, Treasurer; Judy Fedor, Recording/Junior Secretary; Audrey Podlesny, Auditor; Carol Yurechko, Auditor. The oath of office was administered by Judy Hornfeck and the meeting was closed with prayer.

President Jerry recognized the officers for their work and informed the members that Virginia serves as National Trustee, Judy serves as District President, and Carol is a member of the Court of Appeals. He expressed his appreciation to all for their contributions to making the party a success — the entertainers, decorators, bartender and Kay Vay's catering.

Following the meeting the members enjoyed dinner, dancing and prize drawings. Branch 77 had an additional drawing in honor of the Association's 120th anniversary. Winners were James Bilec, James John Tapocik and Adam Klemkowski.



Members enjoying the party.



Branch officers, seated: Audrey Podlesny, Carol Yurechko and Irene Fedor. Standing: Marian Greenland, Jerry Holmes, Virginia Holmes and Judy Fedor.

Sr. Branch 344 Attends Vilija Dinner

On December 2, 2012, Sr. Branch 344, Campbell, OH, attended a Vilija (Christmas Dinner) sponsored by the St. John the Baptist Slovak Cultural Society, a member of Christ the Good Shepherd Parish. The event began at the 3:00 p.m. with cocktails that consisted of many dips, crackers and vegetables.

The dinner, which was served at 4:00 p.m., followed the traditional sweet then sour format. The meal consisted of oplatky and wine, a cup of machanka soup, bobalki, sauerkraut and poppy seed, fish, a pea plate and finally potato pirohi.

The Cultural Society outdid themselves preparing this delicious dinner.

After the fantastic dinner the evening concluded with tables filled with desserts. It was an enjoyable and filling evening by all who attended.



Helen Matzye and Margie DiPinto, two Sr. Branch 344 members who enjoyed the Vilija dinner.

Sr. Branch 111 Annual Christmas Dinner Party

Sr. Branch 111, Charleroi, PA, celebrated their annual Christmas dinner party and meeting on December 9, 2012 at the Riverhouse Cafe.

The members were welcomed by Secretary-Treasurer Grace Popson. Prayer was given before the full course meal was served and enjoyed by all.

Following dinner Grace thanked all for attending the dinner and gave the branch financial report. Donations to be given were voted on and approved.

Each member was reimbursed by the branch with a monetary gift, chocolate Christmas favor and a green tote bag from the FCSLA Home Office. Monetary prizes were also given as door prizes along with Christmas angel centerpieces.



Members expressed appreciation for the party and wished each other a Blessed Christmas. A prayer was said for all deceased members. The members of Jr. Branch 170, Charleroi were also remembered with gifts.

UNITED SLOVAK SOCIETIES HOSTS STEDRY VECER

A memorable evening was shared by all on December 9, 2012 as the United Slovak Societies hosted a splendid Stedry Vecer for 200 guests including members of (SCS Wr.111, FCSU Br. 228, FCSLA Br. 114 and NSS Br. 180) at the American Slovak Club in Lorain, OH.

The hall was lavishly decorated in an advent theme with two Victorian Christmas trees. Fresh pines, wreaths and centerpieces of fruits and nuts garnished all tables. The Club's president, Mrs. Margaret Ann Thomas provided her family's heirloom nativity scene that was appropriately placed at the table that held a reserved place setting for Slovak ancestors.

The evening progressed with opening remarks given by United Slovak Societies President Leonard Zilko who recognized special guest Mrs. Marcella Slanina Walder, the daughter of the Club's founder, Mr. Paul Slanina. Mrs. Walder recently celebrated her 93rd birthday. Also acknowledged for their presence were Mr. Joseph and Mr. Scott Sloboda as they are the grandson and great-grandson, respectively, of the Club's past president, Mr. Dominik Sloboda.

Prior to the wine toast a moment of silence was observed as the last candle of the evening was ceremonially lit at the table of the reserved place setting to pay homage to Slovak ancestors and as a remembrance of recently departed American Slovak Club board members, Mr. Donald Firca (officer of SCS Assembly 77) and Mrs. Bernadette Robertson (president of FCSLA Br. 114).

A lovely dinner prayer and breaking of the oplatky was

presented by United Slovak Societies Vice-President, Mr. Kenneth Arendt. The generous table of assorted foods prepared by the Ladies Auxiliary of the Slovak Club included their award winning perch, sauerkraut soup, peas, home-made pierohi and bobalki. Nut and poppyseed rolls with coffee were served for dessert.

Guests were enchanted throughout the evening with the musical delights of Eastern European folk musicians, "Harmonia". The Slovak program included a presentation of folk dances performed by the charming, Lucina Slovak Folklore Ensemble of Cleveland. The children's colorful finale was the effervescent "Cigany Tanec". The event's master of ceremonies, Secretary Michèle Mager, who also serves as the Director of Lucina Ensemble, recited the enjoyable "Night Before Vianoce". The Slovak program was topped off with a performance of Christmas hymns by singer-songwriter, Mr. George Findish. Dancing, singing, and special eggnog drinks concluded the affair.

The event was a wonderful display of Slovak tradition that is surely to be passed to younger generations and will certainly not be lost in Lorain, OH. The United Slovak Societies was founded during World War II to support the war bond effort continues its mission of supporting civic and cultural activities. The American Slovak Club of Lorain remains the foundation for the local fraternal organizations to work in concert for the promotion and preservation of Slovak culture and has just marked its semi-sesquicentennial anniversary.



The Men's and Women's 2nd Annual United Slovak Fraternals TENPIN HANDICAP BOWLING TOURNAMENT

This event is being sponsored by the First Catholic Slovak Union, the Ladies Pennsylvania Slovak Catholic Union, the National Slovak Society, the First Catholic Slovak Ladies Association, and the Slovak Catholic Sokol, for the purpose of promoting fraternalism and good sportsmanship, and to generate nationwide interest in the Slovak fraternal organizations. The National Officers of the First Catholic Slovak Ladies Association, the First Catholic Slovak Union, the Ladies Pennsylvania Slovak Catholic Union, the National Slovak Society, the First Catholic Slovak Ladies Association, and the Slovak Catholic Sokol, wish to extend to all members a cordial invitation to the Host City, Buffalo, NY, in this rapidly growing tournament.

The 2nd Annual United Slovak Fraternals Handicap Tenpin Bowling Tournament will be held at AMF Airport Lanes-Buffalo, 3754 Genesee Street, Cheektowaga, NY 14225. The tournament will be held the weekend of May 3-5, 2013. Opening Ceremonies will be held on Friday, May 3, at 5:45 p.m.

ENTRIES WILL CLOSE MIDNIGHT MARCH 15, 2013. PLEASE NOTE: ALL FORMS MUST BE FILLED IN COMPLETELY. PRIZE FEES, AS STATED ON THE FRONT OF THIS ENTRY BLANK, MUST ACCOMPANY THIS ENTRY. ALL INCOMPLETE FORMS WILL BE RETURNED TO TEAM CAPTAIN FOR RESUBMISSION.

In submitting this entry, the captain and the team members agree to forfeit all rights to prize money as well as the total entry fees in the event that any information listed herein should be found to be false. We are not responsible for errors in averages made in filling out this entry form. No refunds of tournament entry fee.

USBC Bowling Rules shall govern in all matters concerning the actual play on the lanes in this Tournament.

ELIGIBILITY: This Tournament is open to all First Catholic Slovak Union, the Ladies Pennsylvania Slovak Catholic Union, the National Slovak Society, the First Catholic Slovak Ladies Association, and the Slovak Catholic Sokol male and female bonafide MEMBERS IN GOOD STANDING. *Note that Slovak Catholic Sokol members must be members for at least three months SPL or one year for all other policies prior to the date of the tournament with a minimum of \$3000 coverage. Slovak Catholic Sokol bowlers must be policy holders, not social members. Slovak Catholic Sokol members enrolled after January 1, 2009, require a minimum of \$5000 insurance coverage to participate.* All winners will be checked before any prize money is awarded.

Only members with USBC Membership Cards will be eligible for the USBC special awards in this USBC Certified Tournament. Bowlers without USBC Membership Cards may purchase some from the Tournament Committee at current local fees prior to actual participation in this Tournament.

CONSENT RULES: Any unmarried grade or high school student who has not attained the age of eighteen (18) must have written consent of his/her parents or guardian in order to participate in USBC Certified Tournament where cash or merchandise prizes are offered. Said written consent must be on a form approved by United States Bowling Congress and must be on file with Tournament Committee at least one week before the bowler is eligible for tournament competition unless the student is accompanied by his/her parents, in which case the parental consent form may be filed up to the time the student starts to bowl. USBC Rule No. 13

AVERAGES: All entrants will use their highest average of any USBC league of at least 21 games from the 2011-2012 season. Bowlers with no such average from the 2011-2012 season and with at least 21 games in the 2012-2013 season will use their current league average. This must be designated

as such on entry form by his name and a league year-to-date statistics sheet must be presented to the Tournament Committee at the Tournament. Non-certified bowlers, with no certified league average, that have bowled in previous FCSU, LPSCU, NSS, FCSLA, or SCS tournaments will have their averages calculated from their three most recent tournaments. All male bowlers with no established USBC average will bowl a 175 scratch. All female bowlers with no established USBC will bowl a 150 scratch. Summer league averages will be accepted.

Any contestant whose current average of at least 21 games as of January 1, 2013, is TEN (10) PINS or more above his or her average from previous season, must use his or her current average and will indicate this on the entry form at time of entry.

AVERAGE CHANGES: The original averages submitted on the Entry Blank cannot be changed prior to participation by anyone except the Team Captain, who must submit written proof thereof to the Tournament Committee.

It shall be each bowler's responsibility to verify the accuracy of his average in handicap or classified tournaments, whether originally submitted by the bowler, his team captain, or others.

Failure to use the proper average shall disqualify score of submitted average if lower than actual average, thereby resulting in a lower classification or more handicap. Prize winnings shall be based on the submitted average if it is higher than the actual average.

Corrections in averages can be made up to the completion of the first game of a series, or within 48 hours after completion of a series if the tournament manager prior to the completion of the first game of the series has given written consent to the bowler authorizing such extension of time to correct his average.

HANDICAPS: MEN – The handicap allowed will be 90% of the difference between 210 and the submitted average. **WOMEN** – The handicap allowed will be 90% of the difference between 180 and the submitted average. The maximum handicap awarded to any bowler will be 45 pins.

Under no circumstances will handicap be increased after participant has bowled.

PRIZES: MEN and WOMEN – One prize will be paid for every seven (7) entries in each event, with the exception of All Events, which will pay one prize for every fifteen (15) entries. No duplicate prizes will be awarded and prize fees will be returned 100 percent.

All prizes will be subject to the approval of the Tournament Committee.

Any entrant who has qualified for a prize of \$300 or more in any event of a tournament in the 12-month period prior to entry, must report actual score, position, and amount won to tournament management at time of entry for possible rerating.

LINE-UP CHANGES: All participants must bowl according to where they are listed on the submitted entry form. Any replacement of participants originally scheduled to bowl on team or doubles will take same position on team and doubles event.

ABSENTEES: To alleviate absentee problems, the Tournament Committee will provide a replacement bowler when notified of the absentee.

TARDY BOWLERS: Tardy Bowler will receive zero for each frame missed. USBC Rule 322

SCORING: Errors in scoring or calculations must be presented to the Tournament Committee within 48 hours after completion of play. Captains of Teams or Doubles Partners have the option to pick up duplicate score sheets upon completion of play.

2013 BOWLING ENTRY BLANK

~ Please Read Carefully ~

The 2nd Annual United Slovak Fraternal Men's and Women's Tenpin Handicap Bowling Tournament

MAY 3 – 5, 2013

Hosted by First Catholic Slovak Union,
Ladies Pennsylvania Slovak Catholic Union,
National Slovak Society, Slovak Catholic Sokol,
First Catholic Slovak Ladies Association
A/k/a the United Slovak Fraternals

AMF Airport Lanes-Buffalo

**3754 Genesee Street
Cheektowaga, NY 14225**

Team Name: _____

League: _____

City: _____

Captain Name: _____

Address: _____

Phone: _____

REQUESTS — PLEASE CIRCLE CHOICE TIMES

Event	Date	1st Choice	2nd Choice
TEAM	5/3	6:00 PM 8:30 PM	6:00 PM 8:30 PM
DOUBLES & SINGLES	5/4	8:30 AM 12:30 PM	8:30 PM 12:30 PM

ENTRIES CLOSE MARCH 15, 2013

All Events (X)	Attend Banq. (X)	CORRECT TEAM LINEUP (Print or Type)	HIGHEST AVERAGE	USBC NO.
		1.		
		2.		
		3.		
		4.		
		Address	Cert./Policy No. Must Be Filled In	Branch/ Assm No.
		1.		
		2.		
		3.		
		4.		
Singles (X)	Attend Banq. (X)	TWO-MAN EVENT (Print or Type Full Name)	HIGHEST AVERAGE	Seniors (X)
		1.		
		2.		
		1.		
		2.		

ENTRY FEES

Prize Fee \$ 7.00
Bowling Fee
(3 games) \$ 6.75
Tournament Fee .. \$ 3.25
Total Each Event ... \$17.00

OPTIONAL EVENTS

All Events \$ 3.00
Senior Singles
Event (60+) \$ 5.00

BANQUET FEES

Member \$25.00

Total
Included \$ _____



Mail Entry Fee

Payable to:
National Slovak Society

Mail to:
NSS Life
Attn: Brigid Delien
351 Valley Brook Road
McMurray, PA 15317

Substitutes on two-man teams **must** bowl in the position vacated by the original entrant as per USBC.

Friday, May 3rd

Registration 5:00 PM
Bowlers: 6:00 PM 1st Team Events
8:30 PM 2nd Team Events

Saturday, May 4th

Bowlers: 8:30 AM 1st Doubles/Singles Events
12:30 PM 2nd Doubles/Singles Events

ALL BOWLING AND ENTRY FEES MUST ACCOMPANY THIS FORM

FORMS MUST BE SUBMITTED WITH COMPLETE INFORMATION

INCOMPLETE FORMS WILL BE RETURNED TO TEAM CAPTAIN
AND MUST BE RESUBMITTED.

FCSLA 2013/2014 Scholarship Program

More than \$248,250 in Scholarship Awards!

The First Catholic Slovak Ladies Association is pleased to announce its 2013-2014 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 a \$100 minimum annuity certificate. If applying for a Seminary, Diaconate or Religious Life 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, 2013.

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

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

SCHOLARSHIP APPLICATION REQUEST

Please send me a scholarship application form. (PLEASE PRINT)

Branch No. _____

Name _____

Address _____

City _____ State _____ Zip _____

Application requested for following award:

- ☐ College ☐ Graduate ☐ High School ☐ Grades 5-8
☐ Seminary, Diaconate or Religious Life Scholarship ☐ Grades 1-4

35th ANNUAL SCF SS. CYRIL & METHODIUS APPEAL

When our ancestors came to these shores more than a century ago, they brought with them few monetary assets. However their most precious possession was their faith. The seeds were nurtured by the Slovak priests who came with the immigrant people and helped build our Slovak Catholic Fraternals, Religious Communities of men and women and nearly 300 Slovak Parishes. Today, in response to this legacy, the Slovak Catholic Federation will sponsor the **35th Annual SS. Cyril & Methodius Appeal**. The Church in Slovakia has enjoyed a great renaissance since the fall of Communism in 1989. We in America and Canada take pride in the fact that the Slovak Catholic Fraternals, our Parishes and individuals of Slovak ancestry have responded generously to assist the Church in our ancestral homeland. The 2013 Annual Appeal begins during the month of February in Churches of Slovak Descent across The United States and Canada and will continue to the end of the year.

THE 2012 APPEAL COLLECTED \$36,528.51

Since its inception, this Appeal has raised \$2,309,266.25.

This year marks the 50th Anniversary of the founding of the Pontifical College of Saints Cyril & Methodius, Rome, Italy. Due to the vision and efforts of Cardinal Joseph Tomko assisted by the late Bishop Andrew Grutka and many other Slovak Catholics from the United States and Canada this Seminary became a reality.

Funds raised from the Appeal will aid the priest-graduate students at the Pontifical Slovak College of SS. Cyril & Methodius. These fine priests are being called upon to be the future leaders of the Diocesan Churches in Slovakia both as Vicars and Bishops, in addition to providing qualified instructors/professors for the seminaries that educate future priests. As well, funds benefit those Religious Communities both men and women which share a counterpart which belongs to the Slovak Catholic Federation and the Slovak Conference of Religions.

The Slovak Catholic Federation, founded in 1911, under the spiritual leadership of Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The purpose of the Slovak Catholic Federation is to federate individuals of Slovak origin under one banner; for cultural, religious and educational needs. Serving as National President is Rev. Philip Altavilla, Pastor of Saint Peter's Cathedral, Scranton, PA. The Episcopal Moderator is the Most Rev. Joseph V. Adamec, D.D., retired Bishop of the Diocese of Altoona-Johnstown, PA. The National First Vice President, Rev. Andrew S. Hvozdic, Pastor of Epiphany Parish, Sayre, PA, is the Coordinator for this Annual Appeal.

In our Church today, we are finding more and more individuals of Slovak descent/background do not attend traditionally founded Slovak Parishes, for a number of reasons. Because of this reality today, the monies raised for this Appeal come both from the collections taken in our Slovak Parishes as well as from individual donors.

Your tax deductible donation made out to the **Slovak Catholic Federation**, noting for the **Annual Appeal**, can be sent directly to the National Secretary/Treasurer of the Slovak Catholic Federation:

**DOLORES EVANKO
173 BERNER AVENUE
HAZLETON, PA 18201**

Slovak Catholic Federation Seeks Contributors for "The Good Shepherd" Annual

Dobry Pastier (The Good Shepherd), edited by Sister Bernadette Marie Ondus, SS.C.M., and published annually by the Slovak Catholic Federation, is compiled of articles focusing on topics which are of interest to Slovak-American Catholics. The Federation is once again accepting articles for inclusion in its 2013 edition. Potential contributors should note that while the scope of the publication is broad, articles solely political in nature will not be accepted.

The deadline for all articles is May 1, 2013. Due to the publication schedule, articles received after the deadline will not be included in the annual. The annual will be available for distribution in the latter part of 2013.

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

GENERAL INFORMATION

- All articles must be type-written in upper and lower case, double-spaced, in Microsoft WORD format in 12 point, Times New Roman font. For the sake of the editor, **please do not capitalize all words (or entire sentences)** or use unnecessary punctuation such as double exclamation points, etc. The article layout should be similar to articles printed in daily newspapers and magazines.
- **English** articles should be e-mailed to Sister Bernadette Marie Ondus, SS.C.M., Editor, at: bernsscm@yahoo.com. In this age of modern technology, it is faster and more cost effective to work from a text that is provided digitally instead of having to retype the entire article from scratch.
- If it is not possible for an article to be e-mailed, an original "hard copy" may be mailed to Sister Bernadette at Villa Sacred Heart, Danville, PA 17821-1698. "Hard copy" means that articles are either typed or hand-written by the author. **Please do not send photo copies of articles or photos.**

Celebrated Coming of Christ

Branch W137, Cedar Rapids, IA celebrated the coming of Christmas with a party on Sunday, December 2, 2012 at St. Ludmila Gym. Fifty members enjoyed a visit with Santa and dinner. Young members participated in ring toss onto bottles, fish pond, searched for coins and played toss across. Older members had a free throw contest.

The next branch event will be an adult only wine tasting on February 10, 2013 from 2-4 p.m. in the St. Ludmila Church Social Hall. A swim party is planned for April 2013.



- To be accepted for publication, articles must be between three and ten typewritten pages. Articles fewer than three pages or beyond ten pages will not be accepted.

USE OF PHOTOS

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

ARTICLES IN SLOVAK

- It is preferred that articles be written in English. Articles submitted in Slovak will be sent to a third party for editing. **Please note:** Articles submitted in Slovak that need to be typeset are set by a person who does not read or understand Slovak; therefore, it is imperative that the author include all appropriate accent marks, diacritical letters, and other special characters. Correct punctuation is essential. Use commas and periods where appropriate, **not dashes.** **All Slovak articles must be checked for accuracy before they reach the typesetter.**
- Slovak articles **can** be e-mailed to Sister Bernadette Marie, but a hard copy (including all accents) must **also** be mailed to her. (Please indicate that the article was both mailed and emailed.) Frequently, accent marks, diacritical characters, and other special characters do not come through properly when articles are e-mailed. Having a hard copy of the article, appropriately marked, will save valuable time and minimize errors.

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

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

We are looking forward to your contributions again this year.

Reverend Philip A. Altavilla
National President
Slovak Catholic Federation

St. Louis Extravaganza

The Branches of St. Louis, Sr. Branch 101 and Jr. Branch 11 thoroughly enjoyed a joint Fall extravaganza / business meeting for its members inviting the men's FCSU lodge – the most Holy Trinity Lodge 109 KJ Union – to join them for an afternoon of fellowship, camaraderie and business on an utterly beautiful day on September 30th, 2012 feasting on a wide range of Slovak desserts, Kielbasa meat treats, pickled-cabbage and the famous – oft-raved - 'the traditional Pauline Miklovic Slovak potato salad.' The Association celebrated its 111th anniversary of existence for the Sr. Branch.

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

Branch officers were re-elected for the New Year with the assemblage hailing copious amounts of applause on those officers who served



Junior members with vice president Leah Miklovic.

so brilliantly throughout the year. The approximately 80 members in attendance were daunted and awed with Margaret Lyons' Treasurer's report of assets and member statistics of insurance in force and the President's, and Vice-President Ann Miklovic, fluidity of moving the meeting along so as to get to the holiday feast. The Vice-President reported on those 20 plus members who reached 80 years of natal existence was fervently acknowledged since those post-octogenarians were each rewarded with a \$10 bill to pay tribute to their permanence.

Branch Secretary, Joseph Miklovic, reported on the Branch's Matching Funds Activity this past September where-in the Sr. Branch helped collect over \$1,800 and approximately 900 canned good items for the St. Mary Magdalen's St. Vincent DePaul Society.

Each senior and junior JEDNOTA constituent in attendance collected a door prize of Association "goodies" and was awarded an attendance prize of festival cheer to cap-off their fellowship excitement. Junior members Frances Ann Miklovic and Lilian Lyons were in command of welcoming their fellow 'senior' and 'junior' members.



Officers giving their reports.

REPORT OF THE FCSLA NATIONAL TREASURER

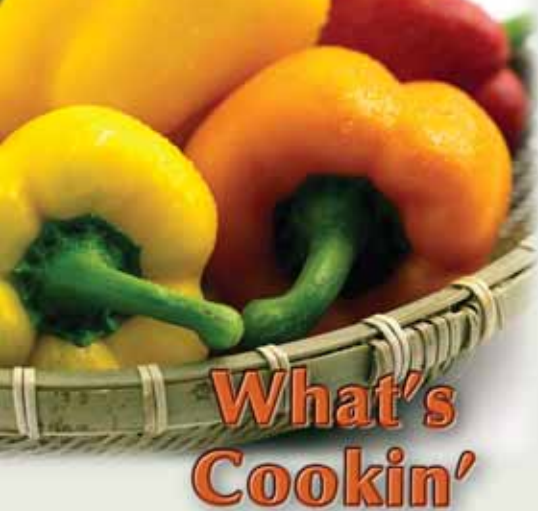
BALANCE SHEET AS OF NOVEMBER 30, 2012

ASSETS	
Cash and Short Term Investments	\$ 25,200,599.22
Bonds	673,077,363.15
Preferred Stock	4,095,412.92
Common Stock	984,970.06
Investment Income Due and Accrued	10,861,774.85
Bond Liquidating Trust	0.00
Property Plant and Equipment, Net	6,344,050.89
Certificate Loans & Accrued Interest	2,137,539.08
Other Assets	157,787.10
TOTAL ASSETS	\$ 722,859,497.27
LIABILITIES	
Life Reserves	\$ 246,681,009.08
Annuity Reserves	377,657,735.72
Death Claims Payable	826,396.49
Unearned Premiums	576,320.00
Matured Endowments	338,636.00
Provision for Dividends Payable	1,406,158.00
Accumulated Dividends and Interest	3,930,004.34
Accrued Convention Donations	231,700.00
Provision for Future Conventions	169,000.00
Asset Valuation Reserve	6,543,398.00
Interest Maintenance Reserve	1,233,302.00
Other Liabilities	1,800,646.87
TOTAL LIABILITIES	\$ 641,394,306.50
SURPLUS	
Surplus	\$ 81,465,190.78
TOTAL SURPLUS	\$ 81,465,190.78
TOTAL LIABILITIES AND SURPLUS	\$ 722,859,497.27

INCOME STATEMENT

For the Eleven Months Ending November 30, 2012

REVENUE	
Insurance Premiums	\$ 33,499,874.56
Annuity Premiums	17,978,618.26
Investment Income	34,203,497.06
Amortization of Interest Maintenance Reserve	81,267.00
Rental Income	393,010.00
Other Revenue	11,271.44
TOTAL REVENUE	\$ 86,167,538.32
EXPENSE	
Increase in Reserves — Life	\$ 37,438,009.00
Increase in Reserves — Annuity	13,711,736.22
Insurance Benefits	4,398,605.04
Annuity Benefits	19,148,699.51
Commission Expense	3,780,250.15
Surrender Benefits	1,906,317.92
Miscellaneous Member Benefits	72,820.81
Matured Endowments	35,358.20
Donation Expenses	249,213.57
Convention Expenses	152,331.30
Dividends to Members	1,170,371.75
Post Mortem Benefits	947,506.21
Bonus to Branches	825,000.00
Fraternal Activities	81,413.48
Bank Service Charges	30,366.89
Data Processing Service Fees	239,776.46
Accounting Fees	72,615.28
Actuarial Fees	228,312.00
Legal Fees	19,510.41
Consulting Fees	98,117.50
Auditing Fees	32,450.70
Official Publications	317,681.65
Scholarship Awards	251,307.00
Miscellaneous Employee Benefits	331,093.56
Fees — Directors	135,096.54
Salaries — Employees	1,248,007.36
Salaries — Officers	401,270.87
Interest Expense	223,921.78
Tax Expense	266,093.77
Depreciation Expense	270,633.00
Utility Expense	86,312.10
Postage and Printing	286,040.54
Advertising	74,261.21
Travel Expense	119,390.13
Insurance Department Fees	94,631.10
Sales Promotion	155,454.88
Rental Expense	393,010.00
Other Expense	571,985.01
TOTAL EXPENSE	\$ 89,864,972.90
Income (Loss) from Operations	\$ (3,697,434.58)
Capital Gains (Loss)	\$ 1,110,117.81
NET INCOME (Loss)	\$ (2,587,316.77)



What's Cookin'

ORZO STUFFED PEPPERS

- 1 (28-ounce) can whole tomatoes
- 2 zucchini, grated
- 1 small onion, chopped
- ½ cup grated Pecorino Romano, plus more for sprinkling
- ¼ cup extra-virgin olive oil
- 3 garlic cloves, minced
- 1 teaspoon salt
- 1 teaspoon freshly ground black pepper
- 4 cups low-sodium chicken broth
- 1½ cups orzo (rice-shaped pasta)
- 6 sweet bell peppers (red or yellow)

Preheat the oven to 400 degrees. Pour the tomatoes into a large bowl and break them into pieces using a pair of kitchen shears or your fingertips. Add the zucchini, onion, cheese, olive oil, garlic, salt, and pepper. Stir to combine.

Meanwhile, bring the chicken broth to a boil in a medium saucepan over high heat. Add the orzo and cook for 4 minutes. The orzo will be only partially cooked. Drain the orzo through a sieve, reserving the chicken broth, and add the orzo to the large bowl with the vegetables. Stir to combine. Transfer the warm chicken broth to a 3-quart baking dish.

Slice the tops off the peppers and remove all ribs and seeds. Cut a very thin slice from the base to help the peppers stand up.

Spoon the orzo mixture into the peppers. Place the peppers in the baking dish with the warm chicken broth. Cover the dish with foil and bake for 45 minutes. Remove the foil, sprinkle each pepper with cheese and continue baking until the cheese is golden, about 15 minutes. Remove from the oven, carefully transfer the stuffed peppers to serving plates.

OVEN-PULLED PORK BARBECUE

- 1 boneless or bone-in Boston butt roast or pork shoulder, 4 to 5 pounds
- 1 teaspoon salt
- ½ teaspoon ground black pepper

- 1 tablespoon chili powder
- 1 teaspoon garlic powder
- ½ teaspoon onion powder
- ½ teaspoon ground mustard
- 1 cup apple juice
- 4 cloves garlic, coarsely chopped

Barbecue Sauce:

- 1½ cups ketchup
- ⅔ cup cider vinegar
- ¼ cup finely chopped onion
- 2 tablespoons Worcestershire sauce
- 2 tablespoons packed brown sugar
- ½ teaspoon dry mustard
- ½ teaspoon garlic powder

Heat oven to 450 degrees. In a bowl, combine the salt, pepper, chili powder, garlic powder, onion powder, and mustard. Place the pork in a roasting pan and rub all over with the spice mixture.

Roast the pork for 1 hour. Remove from the oven.

Reduce the oven temperature to 325 degrees. Pour apple juice over the roast and sprinkle the chopped garlic over the juice. Cover the roasting pan tightly with foil, return to the oven, and roast for about 2 to 2½ hours, or until the pork is very tender and easy to shred with a fork.

Meanwhile, prepare barbecue sauce. In a saucepan, combine the sauce ingredients. Bring to a boil, stirring constantly. Simmer, uncovered, stirring occasionally, for about 15 minutes, or until thickened.

Remove the pork from the liquids, shred, and serve with the sauce.

If desired mix about 1 cup of the sauce into the shredded pork and serve hot from a slow cooker or chafing dish. Serve with soft buns or rolls, coleslaw for topping, and reserved barbecue sauce.

PIEROGI CASSEROLE

- 12 servings instant mashed potatoes (prepare as directed on box)
- ¾ pound cheddar cheese, grated
- 3 large onions
- 2½ sticks butter
- Salt and pepper
- 1 large box lasagna noodles, cooked

Saute onions in butter. Mix ½ of onion mixture, potatoes and cheese. Put one layer of noodles in 9 x13 greased pan. Then layer potato mixture. Repeat until there are 3 potato layers and 4 noodle layers. Put remaining onions on top. Bake at 350 degrees for 1 hour. Let set 10 minutes before cutting.

ROASTED VEGETABLE MEDLEY

- ¼ cup butter or margarine
- 1 tablespoon chopped fresh sage leaves or 1 teaspoon dried sage leaves
- 1 garlic clove, finely chopped

- ½ pound Brussels sprouts, cut in half
 - ½ pound baby-cut carrot
 - 1 large butternut squash, peeled, seeded and cut into 1-inch pieces
- Heat oven to 375 degrees. Melt butter in 1-quart saucepan over medium heat; stir in sage and garlic. Place remaining ingredients in ungreased rectangular pan, 13 x 9. Pour butter mixture over vegetables; stir to coat.

Cover and bake 25 to 30 minutes, stirring occasionally, until vegetables are crisp-tender.

NO-BAKE SWEET PEANUT BUTTER PRETZEL BARS

- Nonstick cooking spray
- 2 cups creamy peanut butter
- ¾ cup unsalted butter, softened
- 2 cups powdered sugar
- 4 cups pretzel twists
- 2 cups semi-sweet chocolate chips

Line 13 x 9 pan with parchment leaving an overhang. Lightly spray.

Beat 1¼ cup peanut butter and butter until creamy. Gradually beat in 1 cup powdered sugar. Stir in remaining 1 cup powdered sugar, 3 cups pretzels that have been broken into very small pieces and ½ cup chocolate chips.

Press evenly into prepared baking pan. Smooth top. Microwave remaining 1½ chocolate chips and ¾ cup peanut butter for 1 minute; stir until melted. Spread chocolate layer evenly over powdered sugar mixture. Sprinkle with remaining pretzels that have been broken into pieces, pressing down lightly. Refrigerate for at least 3 hours or until firm. Yield: 60 pieces.

APPLE CRUMBLE

- 3 large apples, peeled, coarsely chopped (about 3 cups)
- ½ cup granulated sugar
- ¼ cup packed brown sugar
- 1 to 2 teaspoons ground cinnamon
- ¼ cup cold butter or margarine, cut into small pieces

Topping:

- 1 pouch (1 lb. 1.5 oz.) oatmeal cookie mix
- ½ cup butter or margarine, melted
- ½ cup chopped pecans

Heat oven to 300 degrees. Spray bottom and sides of 8-inch square (2-quart) glass baking dish with cooking spray. In large bowl, toss filling ingredients. Spread mixture in baking dish.

In same large bowl, stir cookie mix and melted butter until crumbly. Sprinkle over filling.

Bake 40 minutes. Remove from oven; sprinkle with pecans. Bake 15 to 20 minutes longer or until topping is golden brown. Serve warm or at room temperature.

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*