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Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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*Wishing you a new year
rich with the blessings of love,
joy, warmth, and laughter.*

*Happy New Year!
2013*



ŽENSKÁ JEDNOTA

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ŽENSKÁ JEDNOTA,

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National Headquarters at 24950 Chagrin Blvd.,
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EDITOR: Carolyn Bazik
P.O. Box 1617, Reading, PA 19603
E-mail: zjbazik@comcast.net
Phone (610) 373-2743 • Fax (610) 375-8333

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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

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VICE-PRESIDENTS:

Irene J. Drotleff, 17807 Nottingham Road, Cleve-
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LarryGolofski@windstream.net.

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Sue Ann M. Seich, 24950 Chagrin Boulevard,
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Email: sueann@fcsla.com.

TREASURER:

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Beachwood, OH 44122. (800) 464-4642. Ext. 1016.
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Oak, PA 15131. Residence: (412) 672-1565.

AUDITORS:

Katie A. Esterle, 24950 Chagrin Boulevard,
Beachwood, OH 44122. Residence: (262) 720-7190.
Email: katie.esterle@gmail.com.

Barbara A. Sekerak, 6312 Elmdale Road,
Brook Park, OH 44122. (216) 676-9332. Email:
barb@epaymentnet.com.

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

EDITOR:

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

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Making Pancakes

Six-year-old Brandon decided one Saturday morning to fix his parents pancakes. He found a big bowl and spoon, pulled a chair to the counter, opened the cupboard and pulled out the heavy flour canister, spilling it on the floor.

He scooped some of the flour into the bowl with his hands, mixed in most of a cup of milk and added some sugar, leaving a floury trail on the floor, which by now had a few tracks left by his kitten.

Brandon was covered with flour and getting frustrated. He wanted this to be something very good for Mom and Dad, but it was getting very bad. He didn't know what to do next, whether to put it all into the oven or on the stove and he didn't know how the stove worked! Suddenly he saw his kitten licking from the bowl of mix and reached to push her away, knocking the egg carton to the floor. Frantically he tried to clean up this monumental mess but slipped on the eggs, getting his pajamas white and sticky.



And just then, he saw Dad standing at the door. Big crocodile tears welled up in Brandon's eyes. All he'd wanted to do was something good, but he'd made a terrible mess. He was sure a scolding was coming, maybe even a spanking. But, his father just watched him.

Then, walking through the mess, he picked up his crying son, hugged him and loved him, getting his own pajamas white and sticky in the process!

That's how God deals with us. We try to do something good in life, but it turns into a mess. Our marriage gets all sticky or we insult a friend, or we can't stand our job, or our health goes sour.

Sometimes we just stand there in tears because we can't think of anything else to do. That's when God picks us up and loves us and forgives us, even though some of our mess gets all over Him.

But just because we might mess up, we can't stop trying to "make pancakes" for God or for others. Sooner or later we'll get it right, and then they'll be glad we tried.

I was thinking, and I wondered if I had any wounds needing to be healed, friendships that need rekindling or three words needing to be said... sometimes, "I love you" can heal and bless!

Dear Friends,

Suppose one morning you were called to God... do all of your friends know you care about them? Remind your special friends and relatives that you love them dearly, while you can, even if you don't think they love back. You would be amazed at what those three little words, a smile, and a reminder like this can do.

This New Year pass some of this love on to others.... and never stop "making pancakes."

Until Next Month,
Warmly, **Carolyn**

A YEAR OF FAITH – OCTOBER 2012-NOVEMBER 2013

Reverend Monsignor Peter M. Polando, National Chaplain

My dear Sisters and Brothers in Christ,

Happy New Year! May the year 2013 bring many blessings upon you and your family from Almighty God through the intercession of the Blessed Virgin Mary and her parents, Saints Joachim and Ann, the Patroness of the First Catholic Slovak Ladies Association. Please be assured that you will be remembered in my daily prayers and celebrations at the Altar of the Lord for your intentions. I humbly ask that you remember me during your periods of prayer and devotion. All of us need prayers to assist us on our journey of Faith to gain entrance into the Kingdom of God.

On 11 October 2012, our Holy Father, Pope Benedict XVI, proclaimed the period between that date and the celebration of the Solemnity of Our Lord Jesus Christ, King of the Universe, 24 November 2013, as the *Year of Faith*. At certain junctures in the history of the Catholic Church, popes have asked their members to focus in on a particular teaching of Catholic Church. This is accomplished for a specific time period in order to refresh and renew a deeper realization of Church Tradition and teaching. At this time in his papacy, the Holy Father is reminding the faithful throughout the world to renew their Faith in Almighty God as fostered in the Catholic Church. He stated, "Faith grows when it is lived as an experience of love received and when it is communicated as an experience of grace and joy. It makes us fruitful, because it expands our hearts in hope and enables us to bear life-giving witness: indeed it opens the hearts and minds of those who listen to respond to the Lord's invitation to adhere to his word and become his disciples" (Benedict XVI, Apostolic Letter, *Porta fidei*, 7). We are to respond to the Lord's command of ongoing conversion by reviewing and renewing our individual and communal relationship with Jesus Christ through the Church. How can we actively participate in this *Year of Faith*? I am able to think of several ways right off the top of my head.

*Spiritual. Our relationship with God is linked to us with the person of Jesus Christ. I believe that this *Year of Faith* should guide us to actively participate in the celebration

of the sacraments. Our faith is rooted in the sacraments with the Eucharist as the center of the other six sacraments. During this period we should take advantages of the grace that is afforded us each Sunday when we gather for the celebration of the Mass. It is important that we evaluate our lives in relationship with God and one another. When we have failed we should take advantage of the grace and forgiveness that we are able to receive when we celebrate the Sacrament of Reconciliation more often. We can renew each day the love that we share in the Sacraments of Marriage and Holy Orders in word and action. When seriously ill whether physically, psychologically, and/or emotionally, the healing powers of the Holy Spirit can be received in the Sacrament of the Anointing of the Sick. We can benefit a better relationship with God by knowing God in the Sacred Scriptures. This can be a year of becoming more intimate with the Word of God whether we have been faithful in our daily reading of the Scriptures or becoming a novice at it. We can better ourselves by placing more effort in daily prayer. In order to relieve the stress of work, the aging process, the pain of loneliness, strained relationships with others, etc. prayer can be the answer, relieving much of these. The trite saying of "place it in the hands of God" may ameliorate the situations and also at the same time improve our experience and relationship with Almighty God. Actively participating in the spiritual works of mercy may guide us to a better understanding of our Faith.

*Education. 11 October 2012 was the fiftieth anniversary of the opening of the Second Vatican Council and the twentieth anniversary of the issuance of the *Catechism of the Catholic Church*. This *Year of Faith* may guide us to review the teachings of the Church by reading the sixteen documents that were promulgated at the Second Vatican Council and to renew the understanding of our Faith by reading the *Catechism*. [The theme of my articles for *Fraternally Yours* in 2013 will be on the documents of the Second Vatican Council.] We can explore a deeper appreciation of our Faith by praying the Apostle's Creed or the

Nicene Creed each day. Reading the lives of the saints, the writings of the Fathers of the Church, the history of the Church, liturgical documents, etc., may open the doors of our minds and souls to the rich tradition of our Faith. There is a plethora of educational materials that may assist us in the knowledge of our Faith at all age levels – children, teenagers, and adults. These may be found in local Catholic bookstores, diocesan libraries, and websites such as the United States Conference of Catholic Bishops, (usccb.org). If our Catholic Faith really means so much to us, then we should take this *Year of Faith* seriously and commit ourselves to educational renewal and refreshment.

*Evangelization. On their website concerning the questions and answers about the *Year of Faith*, our bishops respond to how the *Year of Faith* and Pope Benedict's *New Evangelization* are linked. They write, "The New Evangelization is a call to each Catholic to deepen his or her own faith, have confidence in the Gospel, and possess a willingness to share the Gospel. The New Evangelization is first and foremost a personal encounter with Jesus Christ; it is an invitation to deepen one's relationship with Christ. It is also a call to each person to share his or her faith with others. The Year of Faith, just like the New Evangelization, calls Catholics to conversion in order deepen their relationship with Christ and to share it with others" (USCCB, *Year of Faith – Questions and Answers*). Our love for Jesus Christ is reflective on how we carry out our missionary commitment to Him and to the Church. We must be reflective of His command, "Go, therefore and make disciples of all nations. Baptize them in the name 'of the Father, and of the Son, and of the Holy Spirit.' Teach them to carry out everything I have commanded you" (*Matthew 28:19-20*). This *Year of Faith* is a time to renew ourselves in our personal efforts of proclamation of the Good News.

These are only a few ways of making this *Year of Faith* successful. May this New Year and this *Year of Faith* be a source of continued growth in our Catholic Faith! Šťastlivý Nový Rok!

Message from our National President

CYNTHIA M. MALESKI



LEADERSHIP: CHARTING OUR COURSE WITH DETERMINATION, PURPOSE AND LOVE!

We begin 2013 calling every one of us to a strengthened sense of leadership. In my inaugural message to you in early 2012, we asked everyone—from our new board members to every branch officer and member—for renewed commitment as we face the inevitable challenges of the next four years.

Indeed, we have seen concrete evidence of those challenges as we have constituted the Bylaws' Revision Committee as directed by the delegates of the 40th Quadrennial Convention, have found ways to build growth and stability over time into our quality insurance products, have initiated a multi-year branch leadership training program throughout the country and have appointed a new Youth and Fraternal Director so we can continue to invigorate our fraternal programs nationwide. At the same time, we have seen record life insurance sales and strong asset growth.

Thus, we continue to chart our course as a beacon of financial and fraternal strength for our members and the communities where we live in this great nation of ours!

Yet, we must all recognize and continue to demonstrate the hallmarks of true and authentic leadership. U.S. President Franklin Delano Roosevelt's wise words: "Keep your eyes on the stars and your feet on the ground" capture the core virtues of a great leader.

As Association leaders, we need to continually remind ourselves of our purpose, mission and vision: basically to provide financial security to our members, to provide quality life insurance and financial products to eligible new members, to promote our Catholic and Slavic values through fraternal and charitable works in our communities, and by doing so, to promote the temporal and spiritual welfare of our members and those around us.

By doing so, we can be a PREMIER fraternal benefit society.

As we share this overarching goal for our beloved Zenska Jednota, we must inject a dose of reality to see how we can translate this vision into concrete steps to fortify and strengthen our society by igniting sparks of passion and positive change in all of us as we move forward!

John Jordan Upchurch, founder of the American Fraternal Benefit System said "Fraternity is the mainspring that prompts us into action, and propels us forward in the noble work of Charity, Hope and Protection."

In upcoming articles and newsletters in 2013, you will be able to learn more about programs, both old fashioned and new, for the purpose of building new

member sales and fostering the continued growth of our beloved society.

So, let us begin 2013 with enthusiasm for our purpose, mission and vision and the challenges that go hand in hand with them. Let us be receptive and open our minds and hearts to change and new ideas at every level of our society.

With God's blessings, with appreciation for all that you do, and most of all, with love, I am

Cynthia M. Maleski, National President

From the Desk of the

National Secretary

Sue Ann M. Seich

I am taking this opportunity in my article to share with you some very important information. If you have questions after reading this information, please call the Home Office and discuss your question with one of the managing officers.

FCSLA's current Whole Life Insurance Products have been repriced with the effective date of January 1, 2013. The Standard Valuation Law requires that we adjust our reserves due to low interest rates from time to time.

The repricing of FCSLA's Single Premium Whole Life product which became effective October 1, 2012, was calculated using the new reserves.

We are pleased to announce that on January 1, 2013 the Disability Waiver of Premium option became available in many of our licensed states.

At December's Board of Directors Meeting, the board discussed current insurance benefits offered to our members. The Board Members consider their responsibility with every decision made. We are pleased to announce that even in today's uncertain economy, FCSLA remains a strong fraternal association. The board decided to continue the existing benefits with a few **modifications**.

- ▶ The Board of Directors declared a dividend of 1.2 million dollars to be paid in 2013.

The Board of Directors confirmed that the present PMB (Post Mortem Benefit) is available to beneficiaries for death claims in 2013 as follows:

- ▶ For permanent life insurance certificates sold before 5/1/2005, FCSLA pays a PMB equal to 25% of the face amount and any paid-up additional life insurance.
- ▶ On certificates sold between 5/1/2005 – 12/31/2012,

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Don't Buy Life Insurance — Buy What It Will Do!

It's time for us to get serious about life insurance ownership. According to LIMRA, the industry research group, 30% of American households own no life insurance whatsoever and a majority of families either have no life insurance or not nearly enough!

Life insurance is an amazing property. I'm not talking about the policy itself, which is a lot of clauses, numbers, and legal jargon. I'm talking about what that life insurance policy will do when it's needed.

Life insurance can provide loved ones time to grieve without worrying about money to pay the bills. It can pay off debts or loans, providing family members the ability to move on with a clean slate. It can keep families in their homes, and at their current standard of living. It can provide money for children's Christmas and birthday presents as well as tuition and school expenses. It can fund higher education, therefore providing a great head start in life. Life insurance can keep a small business in operation, prevent the necessity of a widow going to work, to try and make ends meet, give children a full time parent and prevent them from becoming "latch key kids".

Life insurance also has living value. The cash values of permanent life insurance can help fund a retirement and provide money for emergencies or opportunities.

The policy, itself, is a piece of paper. It rests in a drawer or a safety deposit box until it is needed. When it is needed,



Patrick Braun

it springs into action providing cash for all the things mentioned at left. A small premium buys a lot of cash and therefore a lot of security for a family. For this reason, life insurance has been called the "Miracle of Pen and Ink". The premium is a small price to pay for loving someone and wanting to make sure that he, she, or they are secure! When is the last time you had your life insurance reviewed? How about doing it now? **Don't buy a policy; buy all the things it can do!**

News from Your Fraternal & Youth Director

► Kelly Shedlock



My name is Kelly Shedlock and I am very excited to be your Fraternal & Youth Director. In my first article I would like to introduce myself and tell you a little about me.

I am 100% Slovak! Born and raised in Garfield Heights, OH, a suburb of Cleveland. I share a house with my 3 cats — Klondike, Kahlua and Lil White Paws. Actually I live with them, pay the mortgage and keep them fed — they run the house! I love to read, work in my yard and I love baseball — especially the Cleveland Indians. I go to about 10 games a season and I even went to spring training in Arizona this year. I am hoping to get back there again in March 2013.

I have worked in the Home Office for 4 years in the Life Claims and Beneficiary Depts., Branch Secretary of Sr. Branch 524 and Jr. Branch 457 for 4 years, Cleveland District Vice President for 2 years, a delegate at the past 4 National Conventions (Atlanta, Phoenix, St. Louis and Baltimore) and I am looking forward to the next convention in Louisville, KY in 2015. I am a Notary Public and in 2011, I became a captive agent for FCSLA.

I am very active with my Branch and District activities such as Join Hands, St Anne's Day, Blood Drives, and the Christmas party to name a few. For the first time in 2012, I participated in the March for Life in Washington, D.C. What a rewarding experience!

I will continue the activities that were implemented — Matching Funds program (one of many) which has turned out to be a very big success. I hope we can continue to get more branches involved with the Matching Funds and branch activities. I look forward to meeting and working with as many of you as I can.

And don't worry, I will continue to put word searches in the magazine and initiate new challenges for all members to enjoy. FCSLA has been a part of my life and I will continue working to make us an even stronger Fraternal Benefit Society.



This year members of the national board of directors opted to make donations to a charity of their choice in honor of their fellow board members in lieu of exchanging Christmas gifts. Members of the board are pictured gathered around the Home Office Tree during the 4th quarterly board meeting. The tree contains ornaments that list the charity each member supported with their donation.

National Secretary

continued from page 4

the FCSLA pays 25% PMB on a member's first \$100,000 of permanent life insurance face amount and on any paid up additional insurance associated with the first \$100,000 of permanent life insurance in this category.

The Board of Directors has also announced that the following change has become effective on 1/1/2013:

- ▶ On new certificates whose applications are received on or after 1/1/2013, the PMB benefit cap is as follows: FCSLA pays a 10% PMB on a member's first \$50,000 of permanent life insurance and on any paid-up additional life insurance associated with the first \$50,000 of permanent life insurance in this category.

HAPPY NEW YEAR!!

May the entire year of 2013, be filled with happiness, good health and many blessings. I wish you a very "Happy New Year" from my family to yours.

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

National Officers Attend Pennsylvania Fraternal Alliance

FCSLA National Officers recently attended the Pennsylvania Fraternal Alliance in Washington, PA. Cynthia Maleski, our National President, was presented a plaque for dedicated service to the Alliance during the ceremony.

▶ **Dorothy Urbanowicz is sworn in as Board of Director for a 2 year term.**



National Officers — Seated: Virginia Holmes, Dorothy Urbanowicz, and Cynthia Maleski. Standing: Larry Golofski, Sue Ann Seich, and Jim Deak.

Branch 23 Casino Luncheon Held

Branch 23, Milwaukee, WI, hit the jackpot at Potawatomi Casino on Saturday, November 2. Members and guests gathered in the Casino's gorgeous Tribal Room overlooking Milwaukee's downtown skyline for a gourmet Italian buffet featuring salads, a choice of 3 appetizing entrees and unbelievably tasty desserts.

After the lunch, National Sales Manager Patrick Braun gave a short presentation on FCSLA's strength as a fraternal insurance company and overviewed its products.

Attendees were encouraged to donate canned goods in exchange for door prize raffle tickets. Raffle tickets were drawn with the top prize, a flat screen TV, won by guest, Ellen Yanke. Happily, most members and guests won at least one of the other door prizes. Collected food was donated to the Muskego Food Pantry. Monies earned from the sale of extra raffle tickets were also donated to charity.

Each member was returned their \$20 event registration fee as seed money for gambling their luck at the casino's many gaming activities.

A special thank you to Katherine Esterle, Branch 23 Secretary and FCSLA National Auditor, for organizing this fantastic and unique event.



Regish's 50th Anniversary Celebrated

Stephen and Jean C. (Dudish) Regish of New Boston, MI were married August 25, 1962 at St Michael's Catholic Church in Fredericktown, PA. Their children are daughter Pamela Ceci (James) and son Stephen Paul Regish (Eileen).



They have four grandchildren: Sara Marie, Stephen Daniel, Alex Patrick and Victoria Elizabeth and three great-grandchildren: Kayla Marie, Evan Joseph and Melody Marie.



Stephen served in the Air Force and retired from the Detroit Police Department. He enjoys reading and watching Pittsburgh Steelers and University of Michigan football. Jean retired as a Medical Technologist. She enjoys reading and cross stitching.

Their daughter and son arranged for an Anniversary Dinner/Dance reception at the American Legion Stitt Post No. 232 in Dearborn Heights, MI.

Celebrates 100th Birthday

Mary Machuga Roman (Sr. Branch 301, Canton, OH) celebrated her 100th birthday on October 3, 2012. Mary was born in Millsboro, PA to John and Anna (Leducky) Machuga. She was married to Daniel Roman for 51 years until his death in 1988. Mary is a member of Little Flower Catholic Church. She has held several jobs over life, but she most enjoyed working as secretary to Brother Conrad in the registrar's office at Walsh University.



Mary has been very influential in the lives of her many nieces, nephews, great-nieces, great nephews, as well as great-great nieces and nephews.

Mary's sister Helen is also a member of Sr. Branch 310 in Canton, OH.

Family and friends hosted a celebration in her honor on October 6th, 2012 at Heather Ridge Assisted Living Activity Center.

60th Wedding Anniversary

Bob and Irene Fraher (Sr. Branch 66) of Pontiac, IL were married October 25, 1952 at St. Stephen's Church in Streator, IL. Attendants were Lucille (Ondek) Swain, Gene Fraher, Patricia (Fraher) Martin and Loyd Decker.



The couple's children are Tom and (Kathleen) Fraher, Joan (Tom) Bull, Nancy Fraher and Jim (Carol) Fraher. They have seven grandchildren: Denny Bull, Susie Pierce (Darrin), Katie Fraher, Casey Fraher (Jenna), Kellie Schultz (Chris), Ryan Fraher and Rachel Fraher and 2 great-grandchildren: Darrin and Zain Pierce.

Bob is retired from farming and Interlake Inc. Irene is a retired secretary from the Odell Schools.

The couple celebrated with a family dinner hosted by their children.

Christina Kulp and Brian Doty United in Marriage

Christina Anne Kulp and Brian Daniel Doty were united in marriage on July 7, 2012. Christina is the daughter of Edward and Veronica McMenamin and Brian is the son of Ronald Doty and Barbara Combetti and the nephew of Charles and Dorothy Urbanowicz (National Auditor). Following a honeymoon cruise, the couple has established residence in Birdsboro, PA. Brian is a member of Sr. Branch 88 of Monessen, PA.



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, Piestany, 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.

CELEBRATION OF GRATITUDE

A "Celebration of Gratitude" was held by FCSLA Branch W016 at Holy Trinity Klein Center in Brainard, NE on November 4, 2012. The party included wishing our Spiritual Director, Father Matthew Eickhoff a Happy 50th Birthday. Members and guests were treated to a chicken dinner with all the trimmings. A musical trio: Father Matthew Eickhoff,

Father Jeff Eickhoff and Vern Dvorak accompanied by Elaine Fortik entertained the gathering, followed by a special juggling presentation by the Eickhoff brothers.



FCSLA Branch W016 members: L-R, front row: Bernetta Divis, Charlotte Greguras, Vice President Joyce Rezac, Marcella Janak, and Sally Vandenberg. Back row: Jerome Svoboda, Albert "Bud" Divis, Leo Kovar, Treasurer Carolyn Dvorak, President Mary Lou Meister, Joseph Kliment, and Father Matthew Eickhoff.



Jugglers: Father Jeff and Father Matthew Eickhoff.



Musical renditions by Father Matthew Eickhoff, Father Jeff Eickhoff, and Vern Dvorak accompanied by Elaine Fortik.



Father Eickhoff's family and guests enjoying the party.



Decorations celebrating Father Eickhoff's 50th birthday.

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%.

Sr. Branch 140 Celebrates the Holidays

Over 75 members of Sr. Branch 140, Lansford, PA enjoyed their annual meeting and Christmas Party on Sunday, December 2, 2012 at the Lantern (Macalusso's) Restaurant in Nesquehoning, PA.

Louise Dunstan, Branch Secretary/Treasurer welcomed members to the annual event and went over some branch news. Branch Chaplain Monsignor Thomas Derzack offered grace, led the pledge of allegiance and offered a holiday toast. President Veronica Bazik offered her annual Christmas story and thanked Louise and her committee and branch members for their ongoing support of the FCSLA.

Everyone enjoyed a delicious family style meal and an afternoon of fraternal fun.



National Vice President and Sr. Branch 140/Jr. Branch 46 Auditor Barbara N. Waller with member Louise Goldman.



Financial Secretary/Treasurer Louise Dunstan with Branch Chaplain Monsignor Thomas Derzack.



President Veronica Bazik reads her annual Christmas Story to members.



Carolyn Bazik, National Editor and Jr. Branch 46 Financial Secretary/Treasurer with her Mother Sr. Branch 140 and Jr. Branch 46 President Veronica Bazik.



Members enjoying the annual holiday party!

CHANGE OF ADDRESS? If you belong to a household receiving two or more magazines or if you have recently moved and have a new address, you can alleviate both situations simply by using the form on page 17 and mailing to the home office address. We ask that one magazine per household be sufficient.



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!



DELANEY ELISABETH HYER, daughter of Lisa (Hydock) and Christopher Hyer, Birdsboro, PA received her First Holy Communion on May 5, 2012 at Immaculate Conception Church, Douglasville, PA. She received her communion from Monsignor John B. McCann, pastor.

Delaney is now in the third grade at Immaculate Conception Academy. She wore the same crown that her mother, Lisa, wore for her First Communion. She, her brother, Declan, and cousins Joey, Nico and Tony Hydock are all members of Jr. Branch 8, Throop, PA. Her mother, and her grandmother, Ann Hydock, are both members of Sr. Branch 124 also in Throop, PA. Her paternal grandparents are Charlotte and James Hyer.



ABBEY and **HAILEY SITKO** were both winners in a local contest. The contest was "Pride in Connellsville" poster or poetry contest. The event was sponsored by The Connellsville Historical Society. Hailey entered her poster titled "The Connellsville Coal and Coke Ovens". She had to do her research and then create the poster. She did research on the computer and visited The Coal & Coke Museum at Penn State Fayette Campus. She won 3rd place for her poster. She was honored at a ceremony in Connellsville, PA, recently and a reception was held. Hailey is a 4th grade student at Conn Area Catholic School. She is a member of Jr. Branch 57. She is the daughter of Linda Sitko and the granddaughter of Sylvia Sitko of Dunbar Township, PA.

Abbey Sitko also entered the "Pride in Connellsville" poster and poetry contest. Abbey entered her Acrostic Poem

titled "Coal and Coke". Abbey won 2nd place for her poem. She was also honored at a ceremony in Connellsville recently and a reception was held. Abbey is a 8th grade student at Geibel Catholic Jr./Sr. High School. She is a member of Jr. Branch 57. She is the daughter of Linda Sitko and the granddaughter of Sylvia Sitko of Dunbar Township, PA.



Recently celebrating his First Holy Communion was **PRESTON MICHAEL WITULSKI**. Preston, his brother and sisters, along with his grandparents Ken and Clarice Sabata are all members of St. Mary and Joseph Branch W187 (Valparaiso, NE).

ŽENSKÁ JEDNOTA

MIDWEST SLOVAK PASTORAL SEMINAR IN CHICAGO

Members of the FCSLA were among the 68 attendees at the Midwest Slovak Pastoral Seminar, held Sunday, September 23rd at the St. Casimir Motherhouse on Chicago's South Side. Eva Bustamante, an employee of the Archdiocese of Chicago's Catholic Cemeteries, spoke about the history of Our Lady of Sorrows Slovak Cemetery in Hillside, IL. This Slovak Catholic Cemetery was established in 1923 by Monsignor Victor Blahunka, pastor of Sacred Heart Slovak Parish in the Ukrainian Village neighborhood on Chicago's West Side.

Among those in attendance was Matus Bohacik, a semi-

narian for the Archdiocese who is from Slovakia. It is hoped that when he is ordained, he will serve the Slovak immigrant community in Chicago, IL and the Slovak-American community. He is a native of Banska Bystrica, Slovak Republic.

After the informative presentation, attendees enjoyed a delicious buffet meal.

FCSLA members Geri Hletko (S485, Chicago) Robert Tapak Magruder, John and Dorothy Jurcenko (S046, Chicago) Steve Hajek (S046, Chicago), Tilly Maly (S287, Chicago), Lydia Berry (S485, Chicago) and Lorraine Vasek (S287 Chicago) serve on the Board of Directors of the Midwest Slovak Pastoral Seminar.



DANIELLE MARIE WILLIAMS (Jr. Branch 46, Lansford, PA) achieved honor roll status as a freshman at Tamaqua Area High School.

Danielle's hobbies include reading books and playing on her laptop.

She is the daughter of Mr. and Mrs. Thomas Williams, Jr. of Tamaqua, PA.



AN EVENING OF HALLOWEEN FUN!

Branch W137, Cedar Rapids, IA enjoyed an evening of Halloween fun on Sunday, October 21, 2012 at St. Ludmila Gym. A costume parade was followed by dinner.





IN MEMORIAM

JOHN C. MADERIC **Sr. Branch 230**

John C. Maderic, 75, of Catasauqua, PA passed away on August 26, 2012.

Born in Catasauqua, he was a son of the late Ignatz J. and Anna J. (Solga) Maderic. John was a stock chaser for many years at Mack Trucks Inc. where he was a former Steward of Local #677, prior to retiring. He was a member of St. Andrews Catholic Church in North Catasauqua. John was the Past President and Treasurer of the Jednota Club. He was a member of the Still Bank Collectors Club. John was a US Navy Veteran. He is survived by two sons, three brothers, and two sisters.

HELEN MARIE CHALUPNIK **Branch W063**



Helen Chalupnik was born July 1, 1911 in Verdigre, NE to Edward and Anastazia Mlady and died on September 17, 2012. Helen graduated from Verdigre High School in 1930 and

Wayne State Teachers College in Wayne, NE thereafter.

Helen taught school in Country Schools (grades 1-8) in Nebraska where she rode horseback to and from school. She would arrive early and start a fire to warm the school before the children arrived.

Helen married Henry Leo Chalupnik on July 30, 1935 at St. Wenceslaus Catholic Church in Verdigre, NE. Helen and Henry lived in Verdigre for four years before moving to Hinckley, MN where they bought a farm 5 miles south of Hinckley.

In 1967, Helen and Henry built a new home in Pine City, MN where they enjoyed their retirement with a yard, flowers and a garden. In 1997, they moved to North Pine Apts. and after Henry died in 1999 she continued to live at North Pine.

Helen, a devout Roman Catholic, began every day with a prayer "Lord...whatever I do, whatever I say, I'll do for the greater honor and glory of God." Helen was a hard worker and often said "I'd rather wear out than rust out."

Helen is survived by two daughters: Cecilia (LeRoy) Shinler of Rush City, Patricia (Bob) Dunsmore of Hinckley, 12 grandchildren; 32-great grandchildren, and 5 great-great grandchildren, sister-in-law Elsie Mlady, many nieces, nephews and friends.

She is preceded in death by her parents Edward and Anastazia (Pavelka) Mlady; husband Henry Chalupnik, Sister Clara Drobny, and her brothers Leo Mlady, and Delbert Mlady.

ALLEN CUKA **Branch W093**



Allen Cuka was born on September 13, 1940 at Yankton, SD, to Emil and Rose (Paul) Cuka. He graduated from Tyndall High School in 1958. Allen was united in marriage to Mary-

Ann Bares on June 26, 1965 at St. Leo Catholic Church in Tyndall. The four touchstones in Allen's life were faith, family, farming, and friends. He was a faithful member of St. Leo Catholic Church and also served as a member of the Knights of Columbus and Catholic Workmen. Allen was a devoted family man. He served as a 4-H leader when his children were young, and enjoyed watching his children and later his grandchildren participate in 4-H and sports. He was proud of his Czech heritage and enjoyed speaking Czech with his friends. He never missed a Czech Days celebration in Tabor. Allen savored the simple things that brought richness to his life: a good tomato beer from a quart jar, the many Sunday afternoon drives that ended with ice

cream, hunting and fishing in the outdoors, and sharing coffee with his friends at the Corral. Allen passed away on October 31, 2012 at Avera Sacred Heart Hospital in Yankton at the age of 72 years, 1 month and 18 days.

Allen's memory will be cherished by his wife, MaryAnn of Tyndall; three children: Ann (Dana) Brentlinger of Rapid City, John (Nancy) Cuka of Tyndall and Jill (Ben) Kotalik of Tabor; eleven grandchildren; a brother-in-law and sister-in-law, Charles and Margaret Bares and two sisters-in-law, Dorothy Cuka and Mildred (Becvar) Herman, all of Tyndall.

MARY ANNE (ULISHNEY) **BUSKEY** **Sr. Branch 98**

Mary Anne (Ulishney) Buskey, 73, of Slickville, PA, passed away peacefully October 8, 2012, in Mt. View Specialty Nursing Home, Greensburg, surrounded by her beloved family. She was born November 8, 1938, in Marguerite, a daughter of the late George P. and Anna (Firmont) Ulishney. Mary Anne was a loving mother, grandmother, sister, aunt, niece and friend whose family was very important to her. She was employed as a waitress by Smartie Artie's/Zackel's Restaurant, Claridge. Mary Anne was a longtime member of St. Sylvester's Roman Catholic Church, Slickville, St. Sylvester's Rosary Altar Society and Slickville Senior Citizens. In addition to her parents, she was preceded in death by her sister, Rosalie Ulishney. Mary Anne will be dearly missed and is survived by her loving family, sons, Robert D. Buskey, of Slickville, Gregory A. Buskey, of Slickville, and Brian D. Buskey and his wife, Michaelle, of Pittsburgh; sisters, Marge Harrold and her husband, Richard, of Greensburg, and Nancy Onusko, of Durham, NC; grandson, Robert S. Buskey; granddaughter, Leighann Buskey; and many nieces, nephews and friends.

Mary Anne's family would like to express their sincere thanks and appre-

ciation to the staff and caregivers of Heartland Hospice for the excellent care she received and compassion shown to her and her family. As an expression of sympathy, contributions in Mary Anne's memory may be made to St. Sylvester's Roman Catholic Church, P.O. Box 307, Slickville, PA 15684.

JOSEPH J. ZUZU **Sr. Branch 140**

Joseph J. "Hutchie" Zuzu, 91, of Lansford, PA, passed away on September 3, 2012 at St. Luke's Hospital Geriatric Center, Coaldale. Born in Coaldale, he was the son of the late George and Mary Zuzu. He worked for Bethlehem Steel for many years, retiring in 1983. Joseph served in the U.S. Army during WWII. He was a member of St. Katharine Drexel Roman Catholic Church, Lansford.

Surviving are sisters, Agnes Vaccaro of Summit Hill, Margaret Wakefield of Lansford, Elizabeth Katkovcin of Allentown; a brother, Paul Zuzu of Summit Hill; several nieces and nephews and great-nieces and nephews. He was preceded in death by brothers, George, Edward, John and Frank; sisters, Ann Dubosky and Mary DeGraff.

MARY H. STERNHAGEN **Branch W093**

Mary H. (Krcil) Sternhagen passed away August 15, 2012 at the age of 92, at the Tyndall Good Samaritan Center.

Mary was born to Anton and Mary (Bame) Krcil of Dante, SD on September 10, 1919. She married James J. Sternhagen on January 21, 1941. They lived on the Sternhagen family farm near Scotland until moving to Tabor in 1971. She remained in Tabor until 2008 when she moved to the Tyndall Good Samaritan Center. Mary worked many years as a cook at the Scotland Nursing Home, Yankton Sacred Heart Hospital, Tabor Senior Citizen Center, and maintaining the rectory at St. Wenceslaus Church. Mary was a member of the American Legion Auxiliary for 37

years and a lifetime member of the Tabor Senior Citizens Center. She was also a long-time member of FCSLA Branch W093 (formerly the Catholic Workman) and the St. Wenceslaus Altar Society.

She is survived by a sister, Leona Boehmer of New London, MN; her son, Alvin (wife Ruth) Sternhagen of Tabor, SD; her daughter, Fern (husband Bruce) Meyer of Council Bluffs, IA; her son, James, Jr. (wife Jane) Sternhagen of Yankton, SD; her daughter, Agnes (Sternhagen) Kerr of Brighton, CO; eleven grandchildren; and twelve great-grandchildren.

Mary was preceded in death by her parents, husband, James, and sons, Emil and Donald.

JIMMIE LEE WHITE **Sr. Branch 625**



Jimmie Lee "Jim" White, 74, of Syracuse, IN, passed away on September 25, 2012, at IU Goshen Hospital.

He was born on December 31, 1937, in Etna Green, IN, to Robert O. and

Mary E. (Heckaman) White.

He graduated in 1956 from Etna Green High School, 1961 from Ball State in Muncie, and then received his Master's Degree from Ball State and was married on July 30, 1961, to Janet J. Rhodes who survives. He was a lifetime Marshall / Kosciusko County area resident, having moved to Milford / Syracuse area in 1968 from Plymouth and was a retired educator after many years of teaching band, choir and shop at local schools.

He was a member of the St. Andrew's United Methodist Church where he was very active with the music department.

Mr. White is survived by his wife: Janet White, Syracuse; two daughters: Jamie (Dean) Culbertson,

Syracuse; and JoLene (Edgar) Treace, Fort Wayne, IN; two grandchildren: Sarah Asher and John Asher; four step-grandchildren; three sisters: Mary Ann Bules, Etna Green, IN; Kay (Frank) Furaro, Mishawaka, IN; and Loretta Holderead, Muncie, IN.

He was preceded in death by his parents.

FRANCES R. HODOR **Sr. Branch 409**

Frances R. Hodor, age 84, of Schererville, IN passed away on September 21, 2012. She is survived by three sons: David (Teri) Hodor of Mooresville, NC, Joseph (Doris) Hodor Jr., of Willow Springs, NC, and George Hodor of Port St. Lucie, FL; and three daughters: Joni Hodor of Whitefish Bay, WI, Jayne (Michael) Willis of Schererville, IN, and JoAnn (Doug) Kennedy of Portage, IN.

Also surviving are grandchildren: Jake Newborn, Pete Newborn, Amber Hodor, Ashlee Hodor, Sean Kennedy, Matt Harris, Megan Harris, EJ Willis, Alaina Willis, Hallee Willis, Robbie Hodor and Chris (Brenda) Williams; and great-grandchildren: Kristy Hodor, Luke and Silas Williams; as well as favored relatives: Sandy and Darryl Welty.

Mrs. Hodor was married to Joseph J. Hodor for 53 years. She was a graduate of Roosevelt High School and earned a BS at St. Joseph's College and a MS at Indiana University. She was retired from the Griffith School System. Mrs. Hodor was a member of St. Michael Catholic Church and a past Faith Formation teacher at the church. She was a member of the Indiana State Retired Teachers, Lake County Retired Teachers, Wicker Park and Schererville Golf Clubs, and the Hospitality Committee, PWA Group 132, FCSLA Sr. Branch 409. Mrs. Hodor was a volunteer at Loaves and Fishes Ministry and Griffith Senior Center.



Sr. Branch 101 & Jr. Branch 11 of St. Louis



HOST A VETERANS DAY "THANK YOU"

At the 11th hour of the 11th day of the 11th month of 1918 Germany signed the Armistice. With various Veterans Day activities stretching from SEA TO SHINING SEA, the St. Louis Branches of Sr. Branch 101 and Jr. Branch 11 held, at St. Mary Magdalen, our own special Salute to the Veterans and their families of South City St. Louis. We opted to 'serve' those who have 'served' us as was the theme of the gospel a few weeks ago.

The serving of 'brunch' was a testament to our faith and a message of appreciation directed to the members of the armed services who sacrificed so much for us. Their families were also asked to "sacrifice" by 'lending' their loved ones in service to our country. It's important to remember not only the price that is paid by so many veterans to maintain our freedom – but the price paid by their families as well.

Born of our Veterans' extraordinary accomplishments comes our extraordinary debt. And for those accomplishments and for their dedication, we must always be grateful. We should all endeavor to serve our Veterans as well as they have served their nation. As President Kennedy expressed, "As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."

Thomas Paine has said, "Those who expect to

reap the blessings of freedom must undergo the fatigue of supporting it." Many of the Vets in attendance at our luncheon have borne that burden and experienced the fatigue of waging war in order to bring about peace. To them we said, "Thank you for your service and your sacrifice and for setting the example that inspired us to raise our hands in voluntary service to this great nation."

As Thomas Jefferson said, "The price of freedom is eternal vigilance." On this day, we gave thanks to live in a country where citizens from every generation willingly and courageously raise their hands to stand the watch.

The St. Louis Branches of Sr. Branch 101 and Jr. Branch 11 utilized the grant funds approved by the FCSLA Officers of the 2011 40th National Convention to fund the luncheon, providing St. Michael medals, and A Soldier's Prayer Card. The officers of our branches thank the officers of FCSLA for their support and confidence in our branch activities.

God bless our Veterans and God bless America!



Smiling is Sr. Branch 101 member Leah Mikloviz, married to a naval seaman.



Iwo Jima Jet James Thorpe.



Naval and Coast Guard Family.

Dr. Brindza - 23 Years of Service

National President Cynthia Maleski thanks Dr. Deborah Brindza for her twenty-three years of dedicated service as FCSLA's National Medical Director. Dr. Brindza announced that she was stepping down from that position effective October 31st. She joined the National Board at their annual Christmas Dinner, December 4th at the Hyde Park Prime Steakhouse in Beachwood, OH.



MATCHING FUNDS ACTIVITIES

Sr. Branch 88 & Jr. Branch 157

Monessen, Pennsylvania



Officers of Sr. Branch 88 presents a \$500 matching funds to Msgr. Roger Statnick of Saint Sebastian Church for their roof fund. The branch sponsored a Chinese Auction at the church festival. L to R: Rosemary Betza, Dorothy Urbanowicz, Msgr. Roger Statnick and Alice Bialon.



Officers of Jr. Branch 157 presents a check for \$500 to Rev. Michael Crookston of Epiphany of Our Lord Church in Monessen, PA. The branch officers presented the check at a Mass being offered for living and deceased members of Sr. Branch 88 and Jr. Branch 157. L to R: Lorrie Veschio, Dorothy Urbanowicz, Rev. Michael Crookston and Rosemary Betza.



Branch W016 — Brainard, Nebraska

Brunch at Community Club

On October 29, 2012 Branch W016 sponsored a matching funds project. The Brainard Area Community Club received the benefit of this event.

Lastly several community members assisted with serving the food.

Branch W016 and the Community Club had a good time providing an enjoyable brunch for the community.



Community Club member Jan Kriz and W016 Vice President, Joyce Rezac prep the kitchen before for the brunch.



W016 treasurer Carolyn Dvorak arranging the decorations.



W016 member Tom Pesek and his wife Gretchen setting up the tables.



Some of the guests who enjoyed the Autumn Brunch.



Branch 23 — Milwaukee, Wisconsin

Rummage and Bake Sale

Members of Branch 23 in Milwaukee and the Tatra Slovak Dancers braved the cold and rain on October 13th to raise money for new costumes for the dance group. A rummage and bake sale was held and FCSLA members were asked to donate, bake or shop. The event raised \$461 and was a great start to the Tatra Slovak Dancers fundraising efforts! Thank you to all who helped!



Chicago Junior Branches and District Sponsor Christmas Party for its Area's Junior Members

FCSLA Jr. Branches 96, 174, 106, 322, 339, 382, 427 and the Chicago District sponsored a Junior Christmas Party for its members on Saturday, November 3, 2012 at St. Simon Slovak Parish's gymnasium.

The 43 children and 55 adults participated in snowman beanbag toss, cookie decorating, face painting, coloring contest, and several games of bingo.

Svätý Mikuláš (St. Nicholas), Bishop of 4th Century Myra, Turkey arrived, gathered the children around him, and shared many interactive stories. St. Nicholas enlisted the children and parents to assist in bringing to life the story of Svätý Mikuláš. The audience was enlightened and enraptured by the story of Saint Nicholas and his love of children. Svätý Mikuláš presented apples to all the children and posed for both a group and individual photos.

The children and their guests feasted on a wonderful meal of chicken, beef, corn, string beans, mashed potatoes with vanilla and chocolate cakes for dessert.

The Junior Branches Coloring Contest had three \$25.00 prize winners: Grace Zolna, J322; Addison Gillen, J339; and Connor Zittner, J339. A raffle was held with four grand raffle prizes: two \$25 Best Buy gift cards won by Joceyln Wayer (S287) and Bailey Harrison (J382), a Nintendo DS won by Kaedin Zittner and an IdeaPad A1 Tablet won by Olivia Satala all donated by Joyce Kelly and John Merkel.



A special "thank you" to the Jr. Christmas Party Committee: Jeanette Palanca, Joyce Kelly, Lorraine Gibas, Carol Rosenthal and Mary Therese Tylus for all their hard work and preparation in making this

event a success.

A huge "thank you" to the Committee's elves: Austin and Quinn Palanca, Barbara Schultz, Agnes Meske, Cathleen Lehocky, Mary Beth Pac, Jarmila and Fay Hlubocky for set up, manning the many activities and tear down.

Many thanks to the following financial sponsors: Jr. Branches 96, 106, 174, 322, 339, 382, 427, Sr. Branches 295, 287, 485, individual FCSLA member sponsors Lydia Berry (S485) and Therese Tylus (S485) and raffle prize donors: Joyce Kelly and John Merkel, Elite Sports Cards, Kubina-Tybor Funeral Home, Ed Bach (Whiting), Sr. Branches 225, 258, 287, 485, 421 and Jr. Branches 174, 322, 339, 370, and 382.

The children, their parents, aunts, uncles, and grandparents had a wonderful time and all are looking forward to next year's party and another visit from Svätý Mikuláš (St. Nicholas)!

(To see all of the photos from this event, please go to <http://www.fcsla.org/district/chicago/gallery.php>)

Steven Coleman Receives Women's Guild Scholarship

Steven Coleman pictured with Dr. Daniel Lowery, President of Calumet College of St. Joseph after receiving a \$500.00 Scholarship from the Women's Guild of the college.

Steven, a member of Sr. Branch 81, Whiting, IN is the son of John and Rebecca Coleman. He is a senior majoring in Criminal Justice. His mother Rebecca is Financial Secretary of Jr. Branch 58 in Whiting, IN.



MARK YOUR CALENDARS!

May 3-5, 2012

Cheektowaga, NY (near Buffalo, NY)

FCSLA WILL BE CO-HOSTING

WITH FCSU, LPSCU, NSS & SCs

**The 2nd Annual United Slovak Fraternals
2013 Bowling Tournament**

Details to follow in the coming months.

Clock Donation for Monessen, PA

Sr. Branch 88 of Monessen, PA, recently made a donation to help bring a historical clock back to Monessen. The drive is being conducted to bring a clock made by the Brown Street Clock Company in Monessen and was made sometime between 1906 and 1920. The company was a major supplier of street clocks across the US.

Benjamin Brown, a jeweler and proprietor of BE Brown Jewelry Store is believed to be the inventor-designer of the Brown Street Clock advertised as "the best sign in the world to promote business". Benjamin Brown began making the clocks in partnership with his brother, Walter in Donora, PA. The workings for the clock came from Monessen while they were assembled in Donora. The glass for the faces came from Pittsburgh Plate Glass Company.

The elegant clocks eventually came to be considered sidewalk obstructions and began to slowly disappear. At least 30 examples of the Brown Street Clocks still exist and Monessen is trying to bring one home. The city must raise \$15,000 to complete this task and Monessen is well on its way to bringing the clock home.



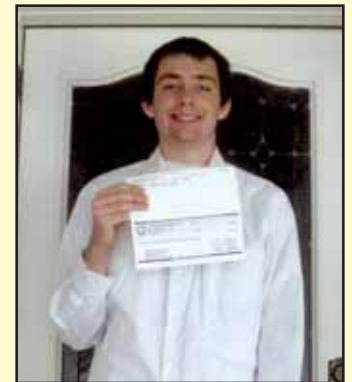
CAMERON COULTER RECEIVES AWARDS



Cameron Coulter (S74, Bethlehem, PA) was awarded the Eagle Scout last year. Cameron is pictured with his Eagle Scout Court of Honor, L-R: Mom, Nancy Horvath Coulter; Cameron; older brother Chris and Dad, Paul Coulter. Cameron joined his Dad and older brother who also achieved Eagle Scout status. Cameron and Chris are grandsons of Irene Stofanak Horvath, Bethlehem, PA. They are members of Sr. Branch 74 in Bethlehem, PA.



Cameron Coulter (S74, Bethlehem, PA) of Lake Forest, CA is pictured holding his scholarship check from the FCSLA for his 2012-13 sophomore year at Santa Clara University.



USE THIS FORM FOR CHANGE OF ADDRESS AND MAGAZINE CANCELLATIONS

CHANGE THE ADDRESS ON ALL FCSLA POLICIES AND COMMUNICATIONS FOR:

☐ INDIVIDUAL — NAME

☐ ENTIRE FAMILY — LIST NAMES

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City _____
State _____ Zip _____

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City _____
State _____ Zip _____
Phone # _____

Signature Required (Insured, Annuitant, Owner)

Date of Birth _____
(for ID purposes)

Today's Date _____

☐ CANCEL MAGAZINE

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

Rachel Kluthe Receives Honors as a Fulbright Scholar



Rachel Kluthe, (W006, Heun, NE) of Wakefield, NE received honors as a Fulbright Scholar from Doane College, Crete, NE which has had 59 Fulbright scholars since the program's inception in 1946.

Fulbrights are granted to graduating seniors, who may apply to a program in one of 50 countries, either for study and research or for English teaching assistantships. The program began after World War II to improve diplomatic relations between nations. The program usually lasts a

full academic year. Students are paid monthly stipends for travel to and from their host country. Many countries offer orientation and activities for their students.

As a Doane ambassador leading campus tours, Rachel Kluthe used to show her groups of prospective students a wall of Fulbright scholar photos in Perry Campus Center. At the time, she never thought about adding her picture to the collection. But several Doane professors did, encouraging her and helping her through the extensive Fulbright application process.

"Waiting for notification definitely tested my patience and faith. I prayed about whether I would get it; I prayed about the location. When I saw the email subject line that said 'Ms. Kluthe...Congratulations,' I had tears of joy in eyes."

It was the culmination of the efforts of many people at Doane who encouraged her over the past four years. Each year, she said, a professor or staff member would pull her aside to say "you really should look at Spanish, or the Honors Program . . . study abroad . . . education, etc." Finally, they pushed her toward the Fulbright.

"You can choose from a lot of colleges that have a lot of opportunities. But Doane sees you and looks at what Doane can offer and they take that extra step to help you reach your goals. They put it together . . . Actually, Doane wasn't even on my list of schools until a teacher who is an alum told me to apply. I came on the visit and loved it. While other schools were saying: "Come here because we're good," Doane was saying: "Here's what we can do for you."

Her willingness to try new experiences and see new places started before college, with her family in Wakefield. Her parents were the kind she is grateful for — the kind who made her try every food on her plate and every activity their annual summer vacations could offer; the kind who hosted exchange students from Brazil and Germany.

"It was always about getting out of your comfort zone and gaining insight into new cultures. I'm very fortunate."

Travel became close to her heart, as did the Spanish language and the language barriers she could break with it.

"Being able to put both into this Fulbright is incredible to me."

Through Doane she has already traveled to Thailand, Costa Rica and Brazil. "Every trip made me want to go more places and appreciate more cultures."

Currently, she calls Madrid home as Assistant, teaching English in a secondary school. Because her teaching endorsements are in elementary and middle school, the secondary school experience will be invaluable.

She plans to use her Fulbright experiences in the classroom or another career that lets her use the Spanish language.

"I have all these hopes and plans and wishes, but I have always been a flexible person. I seek to rely wholeheartedly on my faith in God, for He leads me where I may best do His will."

Her proud grandparents are Rolland and Magdaline Svec also members of Branch W006 in Heun, NE.

DISTRICT 13 MEETING HELD RECENTLY

The District 13 meeting was held in Tabor, SD at the Beseda Hall on November 4, 2012. There was good representation from all of the branches within the state. A social was held at noon followed by a catered meal of steak, cheesy potatoes, salad and dessert, served to members and invited guests.

The meeting was opened with a prayer for rain by Monsignor Carlton Hermann. Members were informed of changes to the cost of Single Pay Whole Life policies and scholarship eligibility. Discussion was held on the needs of local branches

and to contact for handouts for their local meetings. The next meeting will be scheduled for the first or second Sunday of November 2013.

A donation was made to the Catholic Relief Fund for the people affected by Hurricane Sandy in New York.

The election of officers as held with Monsignor Hermann calling for nominations. Officers elected for the 2013 term were: President Ron Sestak, Vice-President Greg Schneider, Secretary Teresa Bartlett, Treasurer Dennis Povondra, and Chaplain Monsignor Carlton Hermann. The officers were installed and the meeting closed with a prayer for the members of FCSLA.



Officers L-R: Dennis Povondra, Ronald Sestak, Teresa Bartlett, Greg Schneider and Monsignor Carlton Hermann.



Anna Serino Makes Life-Changing Journey to Mexico

On July 7, 2012, Anna Serino (J46, Lansford, PA) of Pinckney, MI, began a life changing journey on trip to Ensenada, Mexico through Baja Ministries sponsored by Jeff Lampi, her Spanish teacher at Pinckney High School. She is the daughter of Dave and Mary Serino.

When Mr. Lampi was a ninth grader, he went on a mission trip to Mexico and met John Rose. The two became close friends and kept in touch over the ensuing years. When Jeff became a Spanish teacher in Michigan, he decided that a mission trip to Mexico would be a good way for students to give back, along with allowing them an opportunity to use their classroom Spanish in a real setting.

The group planned, organized, and did a great deal of fund raising for 5 months to make the mission trip a reality. Upon arrival in Ensenada, Mexico they met a family of four and went right to work building the family a new house. The family had been designated as a recipient of a house through Baja Ministries. In addition to building the new house the group visited a feeding center where younger children stayed while their parents worked in the fields surrounding the village.

According to Anna, the trip was, "an absolutely amazing experience." She learned so much about their culture and about how we all tend to take things for granted. The people she met in Mexico were so welcoming and giving even though they had so little to give.



Anna with the young children for whom her group built a new home in Ensenada, Mexico.

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



Annual Slovak Picnic Held by Slovak Heritage Society

The annual traditional Slovak Picnic was held by the Slovak Heritage Society of Northeastern Pennsylvania in the Nuangola Park of St. Matthew's Lutheran Church, North Main Street, Wilkes-Barre, PA.

Members and guests participated in a program of activities highlighted by a varied menu of food well known to Slovak families. Co-Chair of food preparation Michael Stretanski, Kingston, PA featured piggies, halushki, goulash, pirohi, bean salad, dill pickle soup, plus hot dogs, hamburgers and corn-on-the-cob.



The fun of "shucking corn" at the annual picnic of the Slovak Heritage Society of NE PA is shown as happily done by Society Treasurer Jackson Hendershot and his wife Anna, Wilkes-Barre, PA with board member Anthony Palischak, Plymouth, PA.



A highlight of the picnic was the chance to win a Slovak food Basket complete with food items from childhood memories in a Slovak home. Shown selling chances is Constance Plewniak, Wilkes-Barre, PA. The friendly buyer is unidentified. Shown assisting in the background is Society Chairperson Philip R. Tuhy, Wilkes-Barre, PA.



Attendees at the Slovak Picnic are shown proudly holding the Slovak Flag. Chairperson of the Slovak Heritage Society, Philip R. Tuhy, Wilkes-Barre, PA is shown far left.

Co-Chair Elaine Palischak, Plymouth, AP guided program activities of group singing with John Sinkovich, Hazelton, PA on keyboard. Attendees also enjoyed guessing games and door prizes. A special raffle was held on a "Slovak Food Basket", items remem-

bered from childhood in Slovak families. The basket was prepared and donated by David Kolesa, Luzerne, PA and Carl Lanowski, Dunmore, PA. It included Kielbasi, cabbage, mushrooms, canned vegetables and much more ...all related to childhood memories.

Fr. Leonard M. Bacik Honored for 40th Anniversary of Ordination

Fr. Leonard M. Bacik (S141, Cleveland, OH) is shown receiving a check from the FCSLA in honor of his 40th Anniversary of Ordination in May 2012. Presenting the check are Barb Shedlock, Kelly Shedlock and Jean Buday. All are Home Office Employees. Barb and Father Len have been friends for 40 years. Jean is also a parishioner

at St. Bartholomew where Fr. Len has been pastor for the past 7 years.

A weekend celebration of Masses, dinner and a reception were held on May 26 and 27, 2012. Fr. Len has been a lifelong member of the FCSLA and we wish him God's blessing and many more years of service to the Lord.



L-R – Barb Shedlock, Fr. Len and Jean Buday.



L-R – Barb Shedlock, Fr. Len and Kelly Shedlock.

SLOVAK WORDS AND ENGLISH TRANSLATIONS

Translate into Slovak and then vice versa:

The journey here was beautiful. In the train I read. The train went through the nice towns, woods and villages. I was looking forward to Bratislava, because I did not know at all what it would be like, I knew that Bratislava was a nice town. Grandfather was waiting for me at the station because I had some heavy things. When I went across the town I did not know where to look. I have a nice view of the whole town. It is necessary to publish some report in the newspaper. I need to go and look around the countryside a lot. I am asking you for news of whether mother is already well.

Cesta sem bola krásna. Vo vlaku som čítal. Vlak prechádzal cez pekné mestá, lesy a dediny. Tešil som sa na Bratislavu, lebo som vôbec nevedel, ako vyzerá. Vedel som, že Bratislava je pekná. Starý otec ma čakal na stanici, lebo som mal ťažké veci. Keď som prechádzal cez mesto, nevedel som, kde sa mám pozeráť. Mám pekný výhľad na celé mesto. Treba dať nejakú správu do novín. Treba mi mnoho chodiť a pozeráť sa po krajine. Prosím Vás o správu, či je matka zdravá.

VOCABULARY

biely, a, e – white
červený, á, é – red
čo ešte – what else
čo sa bude páčiť? – what can I do for you?
drahý, á, é – expensive
drobný, á, é – tiny, little, small
druh – sort, kind, article, companion
chcieť – to want
chlap – man, fellow
chlieb – bread
iba – only, just
idem – I'm going
koľko – how much, how many
koruna – crown
kúpiť, kupovať – to buy
kus – piece
kvalita – quality
málo – few, little
meno – name
mesiac – month, moon
miery – measures
množstvo – number, quantity, a lot of
načo – why, what for
naozaj – really, indeed
nazývať nazvať – to call, to name
nič – nothing
papier – paper
peniaze – money
piť – drink
podobne – and so on (etc.), similar
polovica – half
potrebný – necessary
potrebovať – to need
prečo – why
pridať – to add

proti – against
rad – row, line, queue
rada – advice
rozprávať sa – to speak, to chat
rôzny, a, e – various, different
sedem – seven
slovenský, á, é – Slovak
stačiť – to suffice, to be enough
súduh – comrade
svet, svetový, á, é – world
teda – so, then
tiež – also, too, as well
tvar – form, shape
týždeň – week
ukázať – to point, to show, to indicate
veľa – much, many, a lot of
vie – he knows
víno – wine
výbrať, vyberať – to choose
z(o) – from, of, out of
žiaľ – unfortunately, sorry to say

Supply the correct form:

Čaká na (ja) aj na (ona). Pozerá sa na (ty) a na (ona). Verí (ja) aj (ty). Pomáha (on, ona, i ja). Spomíname na (vy i oni). Nemám predstavu o (on). Mám (vy i oni) to povedať. Ďakujem (ty aj on) za všetko. Sedí pri (on a ona). Prichádza k (ty a on).

| | | |
|------------------------|-------------|-----------------------|
| | MŇA | ŇU |
| He is waiting for | me and | her. |
| | TEBA | ŇU |
| He is looking at | you and | her. |
| | MNE | TEBE |
| He believes | me and | you. |
| | JEMU | JEJ MNE |
| He is helping | him, | her and me. |
| | VÁS | ICH |
| We are remembering | you and | them. |
| | ŇOM | |
| I cannot figure | him out. | |
| | VÁM | IM |
| Should I tell this to | you and | them? |
| | TEBE | JEMU |
| Thank | you and | him for everything. |
| | ŇOM | NEJ |
| He is sitting by | him and | her. |
| | TEBE | NEMU |
| He is arriving towards | you and | him. |
| | MŇA | ŇU |
| He is waiting for | me and | her. |
| | TEBA | ŇU |
| He is looking at | you and | her. |

RICO GALASSI EXCELS AS RUNNER OF THE YEAR

Rico Galassi (S124, Throop, PA) is named The Times-Tribune Boys Runner of the Year.

Every athlete needs that one opponent or rival who he or she can measure up against.

Without question, for Holy Cross senior Rico Galassi, that individual has been Elk Lake senior Luke Jones.

Jones brought out the best in Galassi this season, particularly at the PIAA Championships where Galassi won the Class A title in 15:59 — one second ahead of Jones.

"He doesn't expend a lot of energy. His form is darn near perfect. It's a cross country coach's dream," Holy Cross coach Charlie Orlando said.

When they were sophomores, Jones won the District 2 title and Galassi finished third. At the state meet, Jones placed 17th and Galassi was 49th.

Last year as juniors, Jones and Galassi finished 1-2, respectively, at districts and then 2-3 at states.

It was that third-place finish — coupled with his second-place effort in the 3200 meters at the PIAA Track and Field Championships in the spring — that gave Galassi the confidence to go for the gold this season.

"After junior year, I knew I had a big chance to place in the top three again this year," Galassi said. "I'm just amazed at how I did this year and everything that happened. The training I did with the coaches throughout the summer really paid off."

Galassi also won six races during the Lackawanna League season and three invitationals — Cliff Robbins, Lackawanna County Commissioners and Paul Short.

Rico is the son of John and Diane Zitterman Galassi. His sister Alyssa is a junior at Marywood College.

Rico is a well rounded young man who has been an altar server since the 3rd grade. He is active in scouting since first grade and will be applying for Eagle Scout. In addition to running he likes hiking, making videos and photography. He has completed a September 11th documentary and other short films.



NOTICE: DATE CHANGE! 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>

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF OCTOBER 31, 2012

ASSETS

| | |
|--------------------------------------|------------------|
| Cash and Short Term Investments | \$ 20,376,354.72 |
| Bonds | 673,956,469.52 |
| Preferred Stock | 5,530,960.16 |
| Common Stock | 984,981.63 |
| Investment Income Due and Accrued | 10,772,355.20 |
| Bond Liquidating Trust | 0.00 |
| Property Plant and Equipment, Net | 6,342,431.58 |
| Certificate Loans & Accrued Interest | 2,112,693.73 |
| Other Assets | 163,895.24 |

TOTAL ASSETS

\$ 720,240,141.78

LIABILITIES

| | |
|------------------------------------|-------------------|
| Life Reserves | \$ 244,839,972.08 |
| Annuity Reserves | 376,732,980.56 |
| Death Claims Payable | 807,932.21 |
| Unearned Premiums | 595,324.00 |
| Matured Endowments | 339,769.00 |
| Provision for Dividends Payable | 1,571,158.00 |
| Accumulated Dividends and Interest | 3,934,808.08 |
| Accrued Convention Donations | 214,000.00 |
| Provision for Future Conventions | 156,000.00 |
| Asset Valuation Reserve | 6,570,777.00 |
| Interest Maintenance Reserve | 1,234,403.00 |
| Other Liabilities | 1,778,630.16 |

TOTAL LIABILITIES

\$ 638,775,754.09

SURPLUS

| | |
|---------|------------------|
| Surplus | \$ 81,464,387.70 |
|---------|------------------|

TOTAL SURPLUS

\$ 81,464,387.70

TOTAL LIABILITIES AND SURPLUS

\$ 720,240,141.78

INCOME STATEMENT

For the Ten Months Ending October 31, 2012

REVENUE

| | |
|--|------------------|
| Insurance Premiums | \$ 31,961,648.56 |
| Annuity Premiums | 16,807,546.52 |
| Investment Income | 31,061,518.48 |
| Amortization of Interest Maintenance Reserve | 73,838.00 |
| Rental Income | 350,676.00 |
| Other Revenue | 10,060.50 |

TOTAL REVENUE

\$ 80,265,288.06

EXPENSE

| | |
|---------------------------------|------------------|
| Increase in Reserves — Life | \$ 35,596,972.00 |
| Increase in Reserves — Annuity | 12,786,981.06 |
| Insurance Benefits | 3,940,923.09 |
| Annuity Benefits | 17,567,725.80 |
| Commission Expense | 3,585,542.35 |
| Surrender Benefits | 1,747,802.66 |
| Miscellaneous Member Benefits | 65,927.74 |
| Matured Endowments | 36,611.20 |
| Donation Expenses | 227,139.57 |
| Convention Expenses | 139,331.30 |
| Dividends to Members | 1,169,457.39 |
| Post Mortem Benefits | 871,596.84 |
| Bonus to Branches | 750,000.00 |
| Fraternal Activities | 67,656.03 |
| Bank Service Charges | 29,335.11 |
| Data Processing Service Fees | 202,602.06 |
| Accounting Fees | 97,916.70 |
| Actuarial Fees | 150,474.00 |
| Legal Fees | 9,804.63 |
| Consulting Fees | 89,472.50 |
| Official Publications | 290,322.65 |
| Scholarship Awards | 251,307.00 |
| Miscellaneous Employee Benefits | 298,561.47 |
| Fees — Directors | 123,581.84 |
| Salaries — Employees | 1,126,390.86 |
| Salaries — Officers | 364,791.70 |
| Interest Expense | 208,017.74 |
| Tax Expense | 245,404.09 |
| Depreciation Expense | 246,030.00 |
| Utility Expense | 79,664.20 |
| Postage and Printing | 271,617.03 |
| Advertising | 80,371.93 |
| Travel Expense | 131,650.48 |
| Insurance Department Fees | 78,789.26 |
| Sales Promotion | 146,254.18 |
| Rental Expense | 350,676.00 |
| Other Expense | 509,444.26 |

TOTAL EXPENSE

\$ 83,936,146.72

Income (Loss) from Operations

\$ (3,670,858.66)

Capital Gains (Loss)

\$ 1,110,117.81

NET INCOME (Loss)

\$ (2,560,740.85)



*After A Day
of Sledding!*

FRENCH ONION SOUP

- 6 large onions, chopped
- ½ cup butter
- 6 cans (10½ ounces each) condensed beef broth, undiluted
- 1½ teaspoons Worcestershire sauce
- 3 bay leaves
- 10 slices French bread, toasted
- Shredded Parmesan and shredded part-skim mozzarella cheese

In a large skillet, saute onions in butter until crisp-tender. Transfer to a 5-qt. slow cooker. Add the broth, Worcestershire sauce and bay leaves.

Cover and cook on low for 5-7 hours or until the onions are tender. Discard bay leaves.

Ladle soup into ovenproof bowls. Top each with a slice of toast; sprinkle with desired amount of cheese. Place bowls on a baking sheet. Broil for 2-3 minutes or until cheese is lightly golden. Yield: 10 servings.

WINTER SQUASH BREAD

- 3 cups all-purpose flour
- 2 cups sugar
- 2 teaspoons baking soda
- 2 teaspoons ground allspice
- 1½ teaspoons baking powder
- 1 teaspoon salt
- 3 eggs
- 1 cup canola oil
- 2 teaspoons vanilla extract
- 1 cup frozen cooked winter squash, thawed
- 1 cup mashed ripe bananas (about 2 medium)
- 1 cup chopped walnuts

In a large bowl, combine the flour, sugar, baking soda, allspice, baking pow-

der and salt. In another bowl, beat the eggs, oil and vanilla; add squash and bananas. Stir into dry ingredients just until moistened. Fold in walnuts.

Pour into two greased 8-in. x 4-in. loaf pans. Bake at 350 degrees for 55-60 minutes or until a toothpick inserted near the center comes out clean. Cool for 10 minutes before removing from pans to wire racks. Makes 2 loaves.

SWEET 'N' SOUR APPETIZER MEATBALLS

- 1 egg
- ½ cup quick-cooking oats
- 1 envelope onion soup mix
- 2 pounds ground beef
- 2 cans (5½ ounces each) apricot nectar
- ¾ cup packed brown sugar
- ¾ cup ketchup
- ⅓ cup cider vinegar
- 2 tablespoons prepared mustard
- 1 tablespoon prepared horseradish
- Minced fresh parsley

In a large bowl, combine the egg, oats and soup mix. Crumble beef over mixture and mix well. Shape into 1-inch balls.

Place 1 in. apart on a greased rack in a shallow baking pan. Bake at 400 degrees for 18-20 minutes or until no longer pink. Drain on paper towels.

In a large skillet, combine the apricot nectar, brown sugar, ketchup, vinegar, mustard and horseradish. Bring to a boil. Reduce heat; simmer, uncovered, for 10 minutes. Add meatballs; simmer 15 minutes longer or until heated through. Sprinkle with parsley. Makes 4 dozen.

CARAMELIZED ONION BROCCOLI QUICHE

- 3 cups sliced sweet onions
- 1 teaspoon granulated sugar
- ½ teaspoon salt
- 2 teaspoons olive oil
- 2 cups frozen shredded hash brown potatoes, thawed
- 1 tube (11 ounces) refrigerated breadsticks
- 3 cups frozen chopped broccoli, thawed and drained
- 1 cup (4 ounces) crumbled feta cheese
- 2 eggs
- 2 egg whites
- ¾ cup fat-free milk

In a large nonstick skillet, cook the onions, sugar and salt in oil over low heat for 40 minutes or until onions are softened and liquid has evaporated. Reduce heat to medium-low; add hash browns. Cook 8-10 minutes longer or until potatoes are golden brown. Remove from the heat and set aside.

To make crust, unroll breadstick dough

onto a lightly floured surface and separate into strips. Pinch several breadsticks together, end to end, forming a rope. Holding one end of rope, loosely coil dough to form a circle. Add remaining breadsticks to coil, one at a time, pinching ends together. Tuck end under; pinch to seal. Cover and let rest for 10 minutes.

Roll into a 10½-in. to 11-in. circle. Transfer to an ungreased 9-in. pie plate. Spoon onion mixture into crust. Top with broccoli and cheese.

In a large bowl, whisk the eggs, egg whites and milk; pour over cheese (pie plate will be full). Bake 350 degrees for 40 minutes. Cover edges with foil. Bake 10-12 minutes longer or until a knife inserted near the center comes out clean. Let stand for 10 minutes before cutting. Makes 6 servings.

PINEAPPLE ORANGE CAKE

- 1 package yellow cake mix (reg. size)
- 1 can (11 ounces) mandarin oranges, undrained
- 4 egg whites
- ½ cup unsweetened applesauce

TOPPING:

- 1 can (20 ounces) crushed pineapple, undrained
- 1 package (1 ounce) sugar-free instant vanilla pudding mix
- 1 carton (8 ounces) reduced-fat whipped topping

In a large bowl, beat the cake mix, oranges, egg whites and applesauce on low speed for 2 minutes. Pour into a 13-in. x 9-in. baking dish coated with cooking spray.

Bake at 350 degrees for 25-30 minutes or until a toothpick inserted near the center comes out clean. Cool on a wire rack.

In a bowl, combine the pineapple and pudding mix. Fold in whipped topping just until blended. Spread over cake. Refrigerate for at least 1 hour before serving. Serves 12.

CREAMY HOT WHITE CHOCOLATE

- 6 cups half-and-half cream, divided
- 1⅓ cups white baking chips
- 2 cinnamon sticks (3 inches)
- ¼ teaspoon ground cinnamon
- Dash ground nutmeg
- 3 teaspoons vanilla extract

In a large saucepan, combine ½ cup cream, chips, cinnamon sticks, cinnamon and nutmeg. Cook and stir over low heat until chips are melted. Stir in remaining cream; heat through. Discard cinnamon sticks. Stir in vanilla. Serves 8.

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*