

Fraternally Yours

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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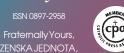
NOVEMBER 2012

May the Blessings of this Thanksgiving fill your hearts and home

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Scars of Life

Some years ago, on a hot summer day in south Florida, a little boy decided to go for a swim in the old swimming hole behind his house. In a hurry to dive into the cool water, he ran out the back door, leaving behind shoes, socks, and shirt as he went.

He flew into the water, not realizing that as he swam toward the middle of the lake, an alligator was swimming toward the shore.

His father working in the yard saw the two as they got closer and closer together. In utter fear, he ran toward the water, yelling to his son as loudly as he could.

Hearing his voice, the little boy became alarmed and made a U-turn to swim to his father. It was too late. Just as he reached his father, the alligator reached him. From the dock, the father grabbed his little boy by the arms just as the alligator snatched his legs. That began an incredible tug-of-war between the two. The alligator was much stronger than the father, but the father was much too passionate to let go. A farmer happened to drive by, heard his screams, raced from his truck, took aim and shot the alligator.

Remarkably, after weeks and weeks in the hospital, the little boy survived. His leas were extremely scarred by the vicious attack of the animal. And, on his arms, were deep scratches where his father's fingernails dug into his flesh in his effort to hang on to the son he loved.

The newspaper reporter who interviewed the boy after the trauma, asked if he would show him his scars. The boy lifted his pant legs. And then, with obvious pride, he said to the reporter, "But look at my arms. I have great scars on my arms, too. I have them because my Dad wouldn't let go."

Dear Friends,

You and I can identify with that little boy. We have scars, too. No, not from an alligator, but the scars of a painful past. Some of those scars are unsightly and have caused us deep regret. But, some wounds, my friend, are because God has refused to let go. In the midst of your struggle, He's been there holding on to you.

Scripture teaches that God loves us. We are a children of God. He wants to protect us and provide for us in every way. But sometimes we foolishly wade into dangerous situations, not knowing what lies ahead. The swimming hole of life is filled with peril — and we forget that the enemy is waiting to attack. That's when the tug-of-war begins - and if you have the scars of His love on your arms, be very, very grateful. He did not and will not ever let you go.

During this month of Thanksgiving, pass this on to those you love. God has blessed you, so that you can be a blessing to others. You just never know where a person is in his or her life, and what they are going through.

> Never judge another persons scars, because you don't know how they got them.

Happy Thanksgiving!

Until next Month . . . Warmly, Carolyn



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THE INTRODUCTION TO THE MOST WONDERFUL TIME OF THE YEAR!

Reverend Monsignor Peter M. Polando, National Chaplain

My dear Sisters and Brothers in Christ,

For those of us who live in that part of the country where we experience the full effects of seasonal changes, we now find ourselves in the midst of autumn. The red, gold, orange, and rust leaves of October are now just a memory with Jack Frost warning us that Old Man Winter is about to shower us with his frozen moisture for the next several months! Yet autumn from September through November has always been my favorite season. And the highlight of the season was and still is Thanksgiving Day. Easter and the Triduum are my favorite holydays but Thanksgiving is my favorite holiday. I do not have to shop for gifts or wrap them. Neither do I have to put up the Thanksgiving "tree" nor do I have to bake all kinds of cookies for the day and week(s) that follow! There are traditions of Thanksgiving Day that I like to celebrate and there are memories of Thanksgivings past that I cherish in my heart. It is a day for a nation to give thanks for the many blessings we have from the humble foundations of our democracy to the present day fruits of labors that have made us a people, strong and united.

As a child growing up in Youngstown, Ohio, I remember Thanksgiving Days so vividly. We first went to Mass and then had a light breakfast because we had to save ourselves for the big feast that afternoon. Then we gathered in the living room to watch the Macy's Thanksgiving Day parade in New York City (this became even better when we got our first color television in 1966). The house would smell of the turkey baking in the oven and we all assisted Mom in preparing for the dinner. All of the vegetables and trimmings were from our family garden. The tomatoes were the last ones that were picked before the garden was turned over for the winter and were placed green in the basement until they became ripened. The only items that were store bought were the turkey and the cranberries. About mid-afternoon we all sat down and after

grace was prayed, we all enjoyed our biggest harvest meal of the season. I recall having a little nap afterwards and then relatives would come over and we enjoyed an evening of visiting and having our dessert. Although Mom had to prepare the day before and cook the meal on the day of Thanksgiving, we attempted our best to assist her in any way possible.

The years passed by and the traditions changed. My older brothers went to college and eventually married while I went to seminary. I would be home for the Thanksgiving Day weekend with my parents and we had dinner together while my brothers went to their in-laws for dinner and visited with us in the evening. My Dad died in the later 1970's and for the remainder of my seminary years and during the first several years of priesthood, Mom and I celebrated the day together with the rest of the family having dessert in the evening. But Mom and I started some new traditions. I celebrated Mass in the morning and immediately afterwards, we would take a walk around one of our three lakes in our city park, Mill Creek Park. It is almost five miles around the lake; we walked it every Saturday morning but the Thanksgiving Day walk was the last one until it warmed up in the spring. It was then that we started to have duck instead of turkey because the stove that we owned at the time had a rotisserie and cooked it to perfection. It was delicious. Then we watched football during the day and the rest of the family joined us later.

When I became pastor of Saint Matthias Church, other traditions replaced the past ones. One of my parishioners, Judge John Leskovyansky who was a high school classmate of my Mother, would have a vigil turkey roast the night prior to Thanksgiving Day. His wife, Ethel and sons – John, Paul, and Mark – along with Joe DeSanto, Ed and Henry Hassay, Judge Scott Kirchbaum, Stanley Polanski, Vince Wloch, and Eddie Yasechko, just to name a few, would make two spits and roasted between fifteen to twenty turkeys for their families and others who dropped off their birds. They had several chickens and added some other meats to be spun for hours over the wooden fires. John knew of our duck tradition and he invited me to add our fowl to their roasting event. This tradition remained until he died in 2006.

Alas, we come to Thanksgiving Day 2012. My parishioners, Louise and Bill Stana (I do not know how to describe Bill but can I say, "He's a typical Slovak" - need I say more?!?) have a vigil just as John did. Their tradition is a family affair they have been doing with their children, grandchildren and extended family for years (Dan and Maureen Moore-Vellucci come in from Maryland for the holiday). Whenever the birds are fully cooked, that is when they eat and needless to say, there is a house full! I will get up early and walk around Lake Newport while Mom walks for an hour inside the house as she does everyday. I will return and celebrate Mass. Afterwards I will then prepare breakfast for two of our friends, Paul and Debbie. We have known each other for almost twenty years and have had Thanksgiving Day breakfast for about ten years. I will pick up the duck at the Stana's. Then it is off to my sister-in-law Michele's home with her parents, my niece and her husband, my nephew and Aunt Jean. Everyone brings something and it will be an afternoon of eating, catching up with the family, and of course, and football.

I conclude with one passage of Saint Paul to you and your family during this month of November. He wrote: "I give thanks to my God at every remembrance of you praying always with joy in my every prayer for all of you, because of your partnership for the gospel from the first day until now. I am confident of this that the one who began a good work in you will continue to complete it until the day of Christ Jesus" (Philippians 1:3-6).

It's the introduction to the most wonderful time of the year! Celebrate your traditions in the name of Jesus Christ and Happy Thanksgiving Day!

Wedding Vows Exchanged



"Fall is in the air"..... Are you experiencing the "changes" that occur when fall arrives? The weather is crisp and the colors are phenomenal is one way to look at the change. Those who have a glass half empty would say how cold it is and how many bags of leaves they had to rake.

With every season we have change along with the many changes we have in our personal lives. Some changes are for



the better when a baby is born, a promotion is earned or you retire after winning the lottery. (One can hope but to win I hear you have to buy a ticket.) Some changes are very hard to take like when a loved one passes or an illness strikes.

At the FCSLA Home Office we have gone through so many changes just since the middle of January when I became your National Secretary. Many of the present policies and procedures for normal daily operations in the departments have been changed to improve efficiency. Some changes were implemented because of mandates from the Department of Insurance in states where we are licensed. It would have been easy to ignore these regulations, but we have to be in compliance in order to do business.

Many times our members are frustrated because they receive mail from the Home Office requesting information to be updated on their current policy. A member may send in an application for a life insurance policy or an annuity for a new member in the family and then we have to follow with a phone call or return the application because something was missing. Please remember, our staff works daily for you, our member, to continue the tradition of FCSLA being recognized as a première fraternal benefit society. As our Association continues to make changes believing in our FCSLA "Vision" and "Mission", it will continue to grow, be successful and make all of us proud.

Keep in mind, change will happen whether we want it to or not and we can look at that glass as half empty or half full.

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

NOTICE: DATE CHANGE! Indiana Slovak Day Celebration 2013

Mark your calendars for the Slovak Day Celebration in Northwest Indiana. On **July 14, 2013** we will celebrate mass, enjoy traditional Slovak dancing, eat and enjoy all things Slovak. For more information visit:

https://www.facebook.com/SlovakDayCelebration



Sharon (nee Peters) and Kenneth Quallich on their wedding day.

Sharon Elizabeth Peters (S408, Lakewood, OH) and Kenneth Quallich exchanged wedding vows on June 16, 2012 at the Cathedral of St. John the Evangelist in Cleveland, OH. Presiding at the ceremony was Rev. Jerome M. Lajack, president of Sr. Branch 408. The wedding reception was held at the Marriot Downtown Cleveland at Key Center.

Sharon is the daughter of Raymond and Colette Peters of Strongsville, OH. The

bride and her parents are members of Sr. Branch 408. Sharon is a registered nurse in the Intensive Care Unit at Parma Community Hospital, Parma, OH. Kenneth works for Architectural Justice of Justice and Company, Medina, OH. The couple honeymooned in St. Lucia and resides in Brunswick, OH.

Happy 65th Anniversary!

Stella and Paul Korecko of Beachwood, OH celebrated the 65th anniversary of their marriage on September 6th. They were married at St. Vitas Church in Cleveland, OH in 1947.

Paul and Stella are parents of Larry (Sharon), Charlene (Martin) Flynn, and Judy (Michael) Regan. They have 3 grandchildren, Kelly (Larry) Borror, Melissa and Allison Flynn, and 1 greatgrandchild, Ashley



Nicole Borror. All are proud members of Branch 481.

Stella, a FCSLA Home Office employee for 25 years, retired in 1996. She continued as Secretary of Branch 481 until 2010. Paul, a retired master carpenter for Gleason Construction, retired in 1985.

Paul and Stella enjoy bocce and bowling. They are actively involved with Eastlake's JFK Senior Center and enjoy weekly Blue Grass music events. A celebratory party was held in their honor on September 5th.

The city of Beachwood also recognized the happy couple as 50+ year residents! Congratulations to our anniversary couple!

\sim MARCH FOR LIFE \sim



In 2013, the anniversary date of the Roe v. Wade decision will fall on Tuesday, the day following the public ceremonies marking the Presidential Inauguration. Therefore the March for Life has been scheduled for **Friday**, **January 25, 2013**.

Our Presence at the 40th Annual Right to Life March on **Friday, January 25, 2013** in Washington, DC is extremely important. First Catholic Slo-

vak Ladies Association and the First Catholic Slovak Union support the position of the Pro Life Movement.

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

Will you join us? Please call Kelly at the FCSLA Home Office. Her phone number is 1-800-464-4642 EXT. 1051 or email her at Kelly@fcsla.org for details or questions and to reserve your seat on the bus before December 28th.

If you would like to attend and are unable to join those leaving from the FCSLA Home Office, please look online for information and transportation. If you cannot find information please call or email Kelly for assistance.

Celebrates 50th Wedding Anniversary

Robert and Mary Doyle of Wheeling, WV celebrated their 50th wedding anniversary Saturday, June 30, 2012.

They were united in marriage June 30, 1962 at St. Andrew's Church, Catasauqua, PA.

Mary is a retired secretary for St. Vincent de Paul Catholic Church, Wheeling.

Robert is retired from Turner Construction Co.

They are the parents of four children. The family includes Donald and his wife, Mary, of Marietta, GA; Jim of Cocoa, FL.; Mary Ann Seeman and her husband, Chris, of The Woodlands, TX, and Stephen of Los Angeles, CA. They have six grandchildren. The entire family belongs to Branch 230 in Catasaugua, PA.

The family is planning a vacation at the Gulf Shores to celebrate the anniversary.

SCHOLARSHIP WINNERS

Sr. Branch 161 and Jr. Branch 192 (Youngstown, OH) honored their scholarship winners at the Youngstown District Scholarship dinner, August 26, 2012 at the Elm Tree, Struthers, OH.

President DeLuca announced that only one winner was able to attend the event. Abigail Navas, St. Agatha Elementary School, and her family, traveled from Hyde Park, MD, for the dinner and to visit grandparents in the area.

Winners Jessica Alexander, Fairlawn, OH; Michelle Bacha, Akron, OH; Melissa Chizmar, Lewis Center, OH; and Rachel Taylor, Roanoke, VA; and Michelle Witt, Youngstown, were unable to attend because of distance or already being in school.

Virginia presented Abigail Navas with a monetary gift from her branch and Treasurer Melanie Leonard gave her a First Catholic Slovak Ladies Association cookbook. The cookbook and monetary gift were mailed to winners unable to attend.

Financial Secretary Bernie Demechko mailed 21 applicants who did not win, \$20 in a handwritten note urging them to "try again next year."



Seated, L-R: Mother Beth (Curtis) Navas, Sofia Navas, Secretary Bernie Demechko, Abigail Navas, Father Aaron Navas. Standing, L-R: Great-grandparennts Anne Schossler) and John Toparsky, Treasurer Melanie Leonard, grandparents Karen and Mark Curtis, President Virginia DeLuca.

SR. BRANCH II4 HOLIDAY EVENT SCHEDULED

The Annual Meeting and Christmas Party for Sr. Branch 114 in Lorain, OH will be held on Sunday, December 16 at 1:00 p.m. at the American Slovak Club, 2915 Broadway, Lorain, OH. All members of Sr. Branch 114 are invited to attend. Reservations are required and must be made no later than Monday, December 10. Please call Margaret Thomas at 440-288-1492 for your reservations.

BRANCH 424 MEMBERS AWARDED SCHOLARSHIPS



Branch Secretary James Dubina presents Richard Vargo with his scholarship award.

Branch 424 (Homestead, PA) scholarship recipient **RICHARD VARGO** was presented with his award by Branch Secretary James Dubina. Richard attended St. Elizabeth of Hungary Elementary School and Baldwin High School where he was the valedictorian in 2007. Richard graduated from the University of Virginia



Martha Sipka Parry, President of Branch 2, St. Mary's of Yonkers NY, with son Richard visited the Czech & Slovak House at Balboa Park in San Diego, CA. The Independence of Czecho-Slovakia was celebrated there October 14, 2012 with traditional food and dance.

From OCTOBER 1 through DECEMBER 31, 2012, 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



will earn a yield of 3.0453%.

(UVA) where he majored in biology. He volunteered at the UVA Medical Center and Dentistry Clinics and decided to pursue a career in dentistry. Currently, he is a student at the University of Pittsburgh School of Dental Medicine. His parents and siblings are all members of Branch 424 where his late grandmother Mary Vargo was the first Branch President.

NATHAN BLAZEVICH of Munhall, PA is currently attending Thiel College where he is a member of the varsity football team. His future intentions are to attend graduate school and obtain a doctorate degree in Physical Therapy. He has been on the dean's list twice as well as on the academic honor roll. Nathan thanks the FCSLA for awarding him such a prestigious scholarship.

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Nathan Blazevich a varsity member of Thiel College football team.

RYAN STRAZISAR GRADUATES WITH ACADEMIC HONORS

Ryan Thomas Strazisar graduated from Frontier Central High School with Academic Honors. He also attended Potter Road Career Center which functions as an extension of the high school and focuses on a variety of building trades, where he earned two awards. The first award was from the Career Center for ambassadorship. The second was for completing a high scholastic course of study which allowed him to earn early college credits. In the fall he will be attending Erie Community College where he will continue his education.



Ryan is pictured with grandparents Richard and Florence Mizikar, also members of Sr. Branch 238.

Ryan is a member of Sr. Branch 238 (Cleveland, OH) along with his mother Judy and brother Michael. His younger siblings John, Luke and Noah are members of Jr. Branch 441 (Cleveland, OH).

Ryan represents the 4th generation of family membership in the FCSLA which began with his great-grandmother, Mildred Kitchas, a branch officer in the 1940s.

MATCHING FUNDS ACTIVITIES

Sr. Branch 111 — Charleroi, Pennsylvania

Festival of Nations

The members of Sr. Branch 111, Charleroi, PA with the help of Father Jerry and church members prepared and sold Holupki, Haluski and Pierogi at the Slovak Booth during the Festival of Nations at Mary, Mother of the Church in Charleroi, PA. The booth raised a total of \$2,200 which was donated to the church.



Sr. Branch 111 members along with Fr. Jerry working at the Slovak Booth.

* * *

Sr. Branch 287 — Chicago, Illinois

Benefit for Abby Wujcik

Chicago Sr. Branch 287 held a "Split the Pot" matching funds event on Saturday, July 14, 2012 at Oak Lawn-Hometown Middle School for Abby Wujcik, a 6-year-old little girl diagnosed with an inoperable brain tumor. The "Split the Pot" was part of a fundraiser called "An Afternoon with Abby". Judy Tybor-Knizner, Chicago District Vice President and Sr. Branch 287 President, reported that the "Split the Pot" raised a total of \$2,200. Winners of the "Split the Pot", Dan and Kari Kelly, whose children are members of Chicago Jr. Branch 339, won the prize and immediately donated back the winnings of \$1,112 to Abby's family. These funds will assist the family with the various medical expenses associated with Abby's medical treatment. Thank you to Sr. Branch



NOVEMBER 2012

287 members Jim Knizner, Jori Gillen, Denise Trumbull, Sherri Ebenau and Sr. Branch 295 member Jarmila Hlubocky who helped sell the "Split the Pot" tickets, and face-painters Josie and Viva Wayer, and all the otherJr. Branch 339 members who assisted with this fundraiser. Without your help and that of the many other volunteers for "An Afternoon for Abby" this event would not have been such a wonderful success. (To see additional photos from this event go to: http://www.fcsla.org/district/chicago/gallery.php)



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Branch W080 — Clarkson, Nebraska

Rummage Sale

Branch W080 (Clarkson, NE) was proud to sponsor Ss. Cyril and Methodius Church's biennial rummage sale in June 2012. Many volunteer hours were spent sorting, marking and organizing the huge assortment of donated items for the two-day



Member Sharon Bos making a purchase. Member Jan Vrlicky and volunteer Kathy Dinslage taking money at checkout.

event. Thanks to matching funds from the FCSLA the event was a successful fundraiser for the church.



Members Rose Sayers, Jackie Sayers and volunteer Carrie Janousek sort and mark items for sale.



Member Julie Schulze accepts payment from Anita Steffensmeier for her chosen items.

FRANCES JAKABCIN EASTERN PA DISTRICT MEETING

The Frances Jakabcin Eastern PA District met on Sunday, September 23, 2012 at the Northampton, PA Community Center. Branch 319, Allentown was the host branch. President Bazik called on Branch Officer Michele Mrazik who welcomed everyone and introduced the branch officers including Branch President Monica Anthony. A delicious hot dinner was then served.

District President Veronica Bazik called the meeting to order by calling on District Chaplain Monsignor Thomas Derzack to lead the Pledge of Allegiance and the National Anthem. She thanked the host branch for a wonderful meal and asked for the roll call of officers and branches. District Recording Secretary Michele Mrazik read the minutes from the previous meeting and they were approved as read. District Financial Secretary Treasurer Louise Dunstan presented the financial reports which were approved on a motion by the district auditors.

President Bazik reported that the







District had surpassed their annual insurance quota by the end of August and talked about the successful Christmas in July event at Knoebels Grove Amusement Park. She also reported that National Sales Manager Pat Braun will be holding a sales seminar for the District on Saturday, October 13, 2012 from 10 a.m. to 2 p.m. at the Lantern Lodge in Nesquehoning, PA. She called on Louise Dunstan who reported on her attendance at the District President's Meeting. President Bazik thanked Louise for attending the meeting on her behalf. She then called on National Editor Carolyn Bazik who presented a brief report on the organization's membership numbers, insurance in force and the financial reports through August. She also announced the names of the fourteen District Scholarship winners. The winners and their families had been invited to the luncheon and meeting and two were able to attend. She then introduced Alex Tucker, Jr. Branch 187 recipient of a 5th Grade



District Officers — Seated, L-R: Michele Mrazik, Louise Dunstan, Monsignor Thomas Derzack. Standing, L-R: Barbara Waller, Veronica Bazik and Carolyn Bazik.





Award to Notre Dame of Bethlehem School and his Mom Mary and Michael D. Durant, Jr. Branch 172 a recipient of a 6th grade award to St. Ambrose School and his parents Mary Ann and Dennis.

President Bazik then asked National Vice President Waller to present her report to the group. Barbara spoke about the ByLaw revision committee and that she had been asked by National President Cynthia Maleski to chair the committee. She also announced that Dr. Susan Strohl had agreed to be our district representative. The committee will be meeting over the next 2 years leading up to the special convention which will be held in October 2014. Their first meeting will be October 3 and 4, 2012 in Cleveland.

After chancing off prizes and door prizes the meeting closed with a prayer. The Spring Meeting will be held on Sunday, April 28, 2013 (location to be determined) with Branch 89, Bethlehem, PA acting as the host branch.







Scholarship winner Alex Tucker (J187) with his Mom Mary.

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Branch 319 President (and former National Auditor) Monica Anthony with her husband John.



Scholarship winner Michael Durant (J172) with his parents Mary Ann and Dennis.







NOVEMBER 2012













Branch W018 Hits a Home Run

Branch W018 hit a home run with its 2012 Adult Activity. The most popular American pastime proved to be the Branch's best attended Adult Activity in recent history. One hundred and ten members enjoyed watching the Omaha Storm Chasers defeat the Iowa Cubs 5 to 3 on Friday, July 13th. In spite of the heat and the sunny seats, members cheered on their team, participated loudly in a rousing rendition of Take Me Out to the Ball Game, and "oohed" and "aahed" at the fireworks after the game. When a large group purchases tickets through the Storm Chasers office, the group's name is displayed on the electronic board during the third inning. The cheer that went up when FCSLA was posted could be heard all the way to Beachwood! All in all this Branch-sponsored Adult Activity was a huge hit!



The scoreboard showing the names of the groups attending the game – FCSLA is right on top!



Branch members enjoy the sun and the game.

Branch W006 Holds Pre-Harvest and Awards Supper

Branch W006 (Heun, NE) recently held their annual preharvest and awards supper at Holy Trinity Catholic Church, Heun, rural Clarkson, NE. The evening began with the 6:30 p.m. Mass celebrated by Fr. Leo Rigatuso followed by a picnic supper of grilled hamburgers, hot dogs, salads and ice cream courtesy of the branch. Approximately 50 members and guests were present. Honored were the national scholarship winners from Branch W006. The winners were Mitchell Belina the recipient of a college freshman award and Angela Brichacek, the recipient of a graduate award. Angela was unable to attend. Also honored were the local branch scholarship winners, Trent Mastny, Mitchell Belina, Jordan Brichack and Megan Glodowski.



Branch W006 Treasurer Larry Kuzel and Secretary Rolland Svec presenting Mitchell Belina his National Scholarship.



Branch W006 Treasurer Larry Kuzel, Trent Mastny, Mitchell Belina, Secretary Rolland Svec. Trent and Mitchell were awarded local branch scholarships.

JUST A REMINDER . . . Friday, November 16 at 7:30 p.m. LUCINA NIGHT WITH THE MONSTERS

--- COME OUT AND SUPPORT... Lucina Slovak Folklore Ensemble as they perform in the SPOTLIGHT during the first intermission at the Lake Erie Monsters Hockey game! Info: Jessica Naderer 216/420-2402 or jnaderer@lakeeriemonsters.com



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 an 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 <u>www.fcsla.com</u> or by completing the form on this page and mailing it to:

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

SCHOLARSHIP APPLICATION REQUEST
Please send 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 D Grades 1-4

Sr. Branch 161 and Jr. Branch 192 Team Up for Join Hands Day Project

The Youngstown, OH, Sr. Branch 161 and Jr. Branch 192 teamed up on May 19, 2012 with the A.R.K. (Acts of Random Kindness) Club of Holy Family School for the purpose of beautifying and landscaping the three entrances to the Poland Youth Soccer Association's playing fields located in the Poland Township Park. The branches provided the fi-

nances and moral support while the ARK club members and Poland Youth Soccer Association members provided the labor.

The event ran from 9 a.m. to 2 p.m. on Saturday, May 19th, and the weather was perfect.

Branch president Virginia DeLuca and



Now Available: New Single Premium Whole Life Rates

FCSLA is pleased to announce that the newly re-priced Single Premium Whole Life Certificate is now available!

With the re-pricing, the cap of **\$100,000 is removed!** There is no face amount cap on this new product.

The new certificate and rates are not yet available in the following states: Connecticut, Delaware, Montana and New York. The old rates, with the face amount cap of \$100,000, are still in effect **in only the states mentioned above** until further notice.

If you have any questions regarding the new SPWL certificate, please call the New Business Department at 1-800-464-4642, ext 1062.

Board of Directors, FCSLA

Treasurer Melanie Leonard were there to join the workers. Parents and siblings joined the club members working shifts as their schedules permitted. The three entrances were cleaned of weeds and over growth, dirt was hand tilled and fortified, perennials and annuals were planted. Mulch was added as the final touch. Parents grilled hot dogs and served snacks and cold drinks provided by ARK to give everyone enough energy to complete the task.

The soccer fields are there to be used by any of the Poland community teams and during the season multiple games, practice and drill sessions can be seen. The P.S.Y.A. serves over 600 youth from Poland and surrounding communities and is a totally volunteer organization including all of the coaches, referees and board members. ARK is a community service group of 5th to 8th grade girls and includes several Jr. Branch members and grandchildren of Sr. Branch members. ARK's 7th grade director Melanie Jones was thrilled when asked to participate with the FCSLA Junior and Senior branches in the Join Hands Day project since they have no funding source and all projects must be paid for through the fund raising efforts of the girls. We look forward to joining hands with this energetic group of young ladies on one of their many other Acts of Random Kindness that they perform throughout the community.



Jr. Branch 192 Members Enjoy Scrappers Baseball Game

As the long, hot days of summer dragged on, Virginia DeLuca, president of Jr. Branch 192, Youngstown, OH, suggested to the officers that a nice relief would be having the members attend a Mahoning Valley Scrappers game, Niles, OH. Bernie Demechko, Financial Secretary, contacted Greg Herbert of the Scrappers organization (Class A Baseball/Cleveland Indians) and worked with him to create a flyer/ invitation on the teams template showing

the stadium, mascot, etc., in the background. The game was scheduled for July 29th. Bernie mailed the flyer to members in 70 households in a thirty-mile radius of Youngstown, OH. Nancy Clausen, Junior Auditor, took reservations.

The invitation to members stated all family members

would receive free ad-

mission tickets to the reserved section of the

field (\$13); each person

received a food voucher,

provided by the Scrap-

pers, for a hot dog, po-

tato chips and pop

(\$8.50) and the Jr.

Branch 192 members

would get \$5 cash with

which to purchase sou-

venirs. Melanie Leonard, Treasurer, assisted

Nancy with preparing

envelopes containing

the above items. These

were distributed at the

team box office on the



Nancy Clausen holds up FCSLA sign and distributes reserved seat tickets, food voucher to families and \$5 cash to members.

day of game. Members (who know us anyway) were able to locate us holding FCSLA signs. Theresa Leonard, Sr. Branch 161, helped the officers and took many of the photos. Over 50 people attended the event.

They all enjoyed the baseball game. Of course, the mascot, Scrappy, was making the rounds having his photo taken



Entrance to Eastwood Field/Stadium.

with fans and signing autographs for everyone. He even came up into the stands to take a photo with Jr. Branch 192 officers and members. Megumi Yurco, Las Vegas, NV who with her parents was visiting her grandmother, Mary Yurco, was excited about sitting so close to Scrappy for a photo. The name FCSLA boomed over the microphone as various groups were introduced. One person from each visiting group had his/her name pulled for

a special prize. Our prize winners (two reserved tickets to future games) were Annette and Ken Baytosh who attended with their sons, Matthew and Ryan. Loretta Ekoniak, Senior Auditor, spent time visiting with relatives, Michelle and Dennis Minotti, Columbus, OH, whose grandchildren, Jus-

tin and Ani Viau, enjoyed the festivities. Other out-oftown visitors were Ginny Deluca's sister, Barbara Monitto, with sons Andre, Carlo, Frank, Roman, and Vince, Roebuck, SC. Millie Kust, Recording Secretary, was not able to attend but was involved in planning the event. After the game,

a special wrestling match was held on a platform out on



Seated from left: Mary Yurco, Megumi Yurco, Nancy Clausen, Fred DeLuca, Melanie and Theresa Leonard, Roman Monitto, Ginny DeLuca, Bernie Demechko.

the infield. This was especially enjoyed by our teen-aged members. The many compliments and thank you notes and calls received convinced us that this is a "to-do" Junior Branch activity for next summer!



Jr. Branch 192 members and families enjoy Class A baseball Game on July 29, Niles, OH.



Member Theresa Leonard; Treasurer, Melanie Leonard; Auditor, Nancy Clausen and President, Ginny DeLuca greet Jr. Branch 192 members.

Branch W001 Holds Annual Picnic

Branch W001 (New Prague, MN) held their annual Summer Picnic at Memorial Park on Sunday, August 26, 2012. Approximately 65 members of Branches W001 and W035, along with their families, enjoyed the afternoon visiting and playing cards. The children in attendance played games and both adults and children had fun with drawing activities. Subway sandwiches, potato salad, chips and cookies were served for lunch, as well as beverages all afternoon.









Annual Picnic Held by Branch W133

Branch W133, of Timken, KS, held their Annual Picnic at the Timken Hill on August 19. After a fine meal that included baked steak, members enjoyed visiting with families, and friends for a great fraternal event. The branch also dis-



cussed a possible gathering of members from all of the Kansas branches. The Annual Meeting for the branch will be held on Sunday, February 3, 12:30 p.m., at the Timken Hill.





Branch Picnic Reaches the 200 Mark

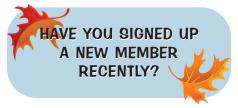
The 8th Annual Branch W018 Picnic just keeps growing bigger and better! This year's picnic held on June 24th at Mahoney State Park was the best attended. Two hundred members enjoyed the day eating, swimming, playing miniature golf and even taking out a paddleboat! The crowd was our largest: we even had to bring our own canopy so all the members could enjoy the home-cooked potluck dishes in the shade! The pictures prove that the Branch outgrew the picnic shelter this vear. The weather was warm – perfect for the water activities. Several families waited out the crowd at the pool and enjoyed swimming in the early evening. The officers are already to plan next year's grand event!



One family even used the floor as their table.



The largest crowd ever enjoys the picnic in and out of the shelter.





IN MEMORIAM

ANN E. RZENTKOWSKI Sr. Branch 376



Ann Rzentkowski (Nee Cherney) Ann passed away peacefully at home with her son and daughter at her side on Friday, March 2, 2012, at the age of 84. Beloved wife for 51 years of her

late husband Ron, who passed away just 25 days earlier. Devoted and loving mother of James and Sharon. Survived by 2 siblings, Martha (the late Louis Kosir) and Terry (the late Donald Kleinowski). Cherished aunt, greataunt and great-great-aunt and loved by many nephews, nieces, cousins and close friends for whom she had great affection. Preceded in death by her parents, Martha (nee Stefanoc) and Benedickt and siblings and spouses, Rudy (Ann), Stephen (Dorothy), Joseph (Ann) and Valerie (Harry Zinda)

Following her departure from the accounting profession with National Foods, Ann spent the next 44 years in retirement enjoying her life passion of family. Ann took great pride in being a 63 year member of the First Catholic Slovak Ladies Association (FCSLA). As a first generation Czechoslovakian in America, it was with this organization that Ann continued to be involved in her heritage following the arrival of her parents, Benedickt and Martha from Czechoslovakia. She was especially proud that her parent's names were engraved on the Statue of Liberty American Immigrant Wall of Honor.

Throughout her life Ann has always been committed to her Catholic faith and demonstrated it through her devotion to prayer and mass. She will be greatly missed. The family would like to give very special thanks to Michelle, Jim's companion. Her devoted care and commitment for our mother over the last 4 months was greatly appreciated and allowed us to spend the quality time with mom that was so important to us.

RAYNOLD S. "RON" "RAY" RZENTKOWSKI Sr. Branch 376



Entered into Eternal Life on February 6, 2012 at the age of 77, after a courageous 3 month uphill struggle with multiple medical conditions. Devoted and caring husband of Ann

(nee Cherney) for 51 years. Loving and generous father of James and Sharon. Survived by 3 siblings, Florence, Rudy and Hubert (Josephine). Also loved by many other relatives and friends.

Ray retired from the construction business after 40 years with the Debelak Construction Company and was a proud member of Operating Engineers Local #139 throughout his career and retirement years. Following retirement, Ron started a garage door repair business to stay active, and will be remembered by many of those people whom he has helped and become friends with.

He took great pride to have served his country in the U.S. Army and was stationed in Europe during that time.

Ron's life passion was being outdoors whether it was work or pleasure. Every year he took special pride in planting his garden, taking care of his lawn and taking the time to help others in need.

The family would like to give very special thanks to Michelle Cadeux, Jim's companion. We deeply appreciate her devoted commitment in taking care of our mother during these trying times. If not for her, Sharon and Jim would not have been able to spend the time needed to be with Dad.

MARGARET B. STEFANISH Sr. Branch 153

Margaret B. Stefanish of Clepper Manor, Sharon, PA formerly of Hermitage passed away peacefully on Thursday, June 21, 2012 in the manor of natural causes. She was 95.

A lifelong area resident, Mrs. Stefanish was born December 6, 1916, in Farrell to John and Mary Mayernik Suchy.

She graduated from the former St. Ann's School.

Margaret worked for 15 years as a sales clerk at the former Mason's Department Store in the Hickory Plaza and retired in 1980 at the store's closing.

She was a homemaker and a lifelong member of what is now Our Lady of Fatima-St. Ann's Church, Farrell. In her early years, she was a member of St. Ann's Altar Society.

She also belonged to the FCSLA Branch 153 and AARP.

Her husband, Stephen E. Stefanish, whom she married August 31, 1940, passed away December 24, 1993.

She leaves her three sons, Adrian F. Stefanish and his wife Joanne, Carrolton, OH; Dennis J. Stefanish and his wife Mary Rose, Sharpsville; and Thomas A. Stefanish and his wife Linda, Hermitage. She also leaves her four grandchildren and two great-grandchildren.

In addition to her husband, she was also preceded in death by her parents; her son, Timothy Stefanish; two sisters, Anna Dancak and Mary Pacsi; and three brothers, Albert, Frank and John Suchy.

JOSEPHINE YURASEK GRZYBOWSKI Sr. Branch 55



Josephine Grzybowski, age 85, passed away on July 8, 2012 in her home in Toms River, NJ. Josie was born in Mahanoy City, PA to the late

Elizabeth and Michael Yurasek. She graduated Mahanoy City High School in 1944.

She then moved to New Jersey where she worked for General Instrument Corp. in Elizabeth from 1944 through 1954. Shortly after, she was employed by Gordon's Gin in Linden for seven years. Josie spoke highly of the friends she made at both companies, keeping in touch with some even up until her passing.

"Tootsie," as many had called her, treasured her friends and relatives and stayed connected by telephone. She enjoyed talking about the years growing up in Mahanoy City and cherished her memories from the close-knit town.

She was proud of her Slovak-American heritage and was a long-time member of the First Catholic Slovak Ladies Association.

She is preceded in death by her loving husband, Walter. She is survived by her devoted sister Amy, two loving daughters Nancy and Carol, her beloved son Walter and her cherished granddaughter Nicole.

WYLMA REZNICEK Branch W008

Wylma Reznicek, 91, of West Point, formerly of Dodge, NE died July 28, 2012, at St. Francis Memorial Hospital.

She was born September 29, 1920 on the family farm in Colfax County near Tabor, to John and Antonia (Svoboda) Dostal. She attended country school until the family moved to Howells where she then attended high school. She married Ernest Reznicek on September 20, 1938, at St. John's Nepocumene Catholic Church in Howells. The couple farmed south of Howells in Colfax County. She was an active farm wife, tending a large garden, milking, caring for bucket calves and hens. The couple retired to Dodge in August 1971. She worked as a custodian at Farmers State Bank and part time at the Dodge cheese plant. She moved to St. Joseph's Retirement Community in West Point in 2009.

She was a member St. Wenceslaus Catholic Church, Christian Mother's, the Chaplet of Divine Mercy, and FCSLA Branch W008 where she served as former Vice President. She also served as delegate to the Nebraska State Convention and also the National Convention.

Survivors include children, Delores (Merlin) Yosten of Grand Island, Donald (Marcia) Reznicek of Ord, Leo (Patricia) Reznicek of Madison, Linda (James) Havelka of North Bend, Bonnie (Marvin) Evert of Lincoln, Kathy Thompson of Washington, IA, Joan Reznicek of Ponca; daughter-in-law, Dianne Reznicek of Lincoln; sister-in-law, Anna Kempf of Graettinger, IA; 22 grandchildren, 34 great-grand children, two greatgreat-grandchildren.

She was preceded in death by husband, Ernest, in June 1998; a son; five sisters Blanche Uher, Tillie Pickhinke, Bessie Novak, Adella Reznicek, Mayme Pavel; and brothers, William, John and Rudolph Dostal.

LORETTA TUMA Branch W040



Loretta A. Tuma, 81, of Schuyler, NE died Wednesday, July 25, 2012, at Golden Living Center in Columbus. She was born

April 5, 1931 in Columbus, to Milo

and Christie (Parolek) Shonka. She grew up on a farm with three sisters near Schuyler. She attended rural grade school and graduated from Schuyler High School in 1949. On March 1, 1954, she married Arnold Tuma. She was a partner in marriage as well as playing an integral role in the daily farming operation. She was involved within the community, Wilson Church and St. Augustine's Catholic Church for many years. She took an active role in the Wilson Extension Club and Little Flower Altar Society at St. Augustine's. She enjoyed sewing clothes, making quilts and crafts of all kinds. She sewed her own clothes, and made special quilts for each family member as they progressed through different stages of their life. She collected ceramic birds and was passionate about her flower and vegetable gardens. Her greatest passion in life was spending time with her family.

Survivors include her husband of 58 years, Arnold, of Schuyler; two sons, Allen (Pegge) Tuma of Columbus and Myron (Connie) Tuma of Schuyler; three daughters, Theresa (Dave) Wemhoff of Monroe and Jayne (Greg) Bronzynski and Holly (Mike) Wetjen, both of Norfolk; two sisters, Marian (Jim) Flynn of Lawrence, KS, and Janice (Joe) Connelly of Denver; 12 grandchildren and eight great-grandchildren.

She was preceded in death by her parents; a son, Mark, in 1982; and a sister, Angie Kruger.

ANNA M. HOLEC Sr. Branch 287



Anna M. Holec (nee Ziman), age 97. Beloved wife of the late Louis Stepuncik and the late Charles Holec; loving mother of Mary Lou (John) Fish and the late Judith (Jim) Ahern

and the late Joe (Charlene) Stepuncik. She is the proud grandmother of 18; great-grandmother and great-greatgrandmother of many; dear sister of Edward (late Mary) Ziman; loving aunt of many nieces and nephews.



Annual AFA Meeting Held in New Orleans, Louisiana

Board members and key staff attended the American Fraternal Alliance (AFA) Annual Meeting from September 6-8, 2012 in New Orleans, LA. Those in attendance included National President Cynthia Maleski, National Secretary Sue Ann Seich, National Treasurer Stephen Hudak, National Vice-Presidents Irene Drotleff, Larry Golofski, and Barbara Waller, National Trustee Virginia Holmes, National Auditors Katie Esterle, Barbara Sekerak and Dorothy Urbanowicz and National Editor Carolyn Bazik, National Sales Manager Pat Braun and newly named Fraternal Director Kelly Shedlock.

Highlights of the meeting included featured speakers Jim Collins, author of Great by Choice: Uncertainty. Chaos and Luck – Why Some Thrive Despite

Them All and James Carville and Mary Matalin.

Collins is a student and teacher of enduring great companies – how they grow, how they attain superior performance, and how good companies become great companies. Having invested nearly a



Author Jim Collins

quarter of a century of research into the topic, Jim has authored or co-authored



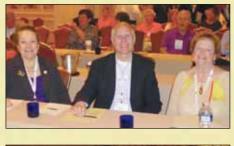
James Carville & Mary Matalin.



six books that have sold more than ten million copies worldwide.

Carville is America's best-known political consultant. His long list of electoral successes evidences a knack for steering overlooked campaigns to unexpected landslide victories and for remaking political underdogs into upset winners. His winning streak began in 1986, when he managed the gubernatorial victory of Robert Casey. He drew national attention in 1991 when he led Senator Harris Wofford from 40 points behind in the polls to an upset landslide victory over former PA Governor and U.S. Attorney General Richard Thornburgh. But his most prominent victory was in 1992 when he helped William Jefferson Clinton win the Presidency.

Mary Matalin is a celebrated conservative voice and political contributor for CNN. Matalin formerly served as assistant to President George W. Bush and counselor to Vice-President Dick Cheney and was the first White House official to hold that double title. Before joining the Bush/Cheney White House, Matalin hosted CNN's critically acclaimed debate show, Crossfire.







Matalin & Carville reside in New Orleans with their daughters, Matalin "Matty" Carville and Emerson "Emma" Carville. They will be the co-chairs of the host committee for the 2013 Super Bowl, which will be played in the Louisiana Superdome.

In addition numerous workshops on governance, competitive analysis, annuity and insurance compliance, social media, dispute resolution the fraternal way, protecting your society from cyber liability and measuring member



AFA President and CEO Joe Annotti.

satisfaction were held. There was also plenty of time to network and discuss issues affecting the fraternal system with those in attendance.

The AFA's mission is to strengthen and support its members and the fraternal benefit system by providing advocacy, information and public policy development. They are headquartered in Oak Brook, IL and aim to promote unity and understanding among member-societies.





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Members of all ages are encouraged to participate in the 2012 FCSLA Creative Contest Thank You Cards for the Troops. Please make sure you read over the guidelines below. If you have questions please contact Kelly, our Fraternal & Youth Director by calling 1-800-464-4642 Ext. 1051 or email her at Kelly@fcsla.org

I R CHSI 17A - CH RI DA Y H A YI BE CE DA YI H DASH H

- 1. Contest is open to FCSLA members of all ages.
- 2. Thank You cards to our military entered must be handmade.
- 3. You may use anything you like to make the cards
- 4. The cards should not be too large. (They have to be mailed to the Home Office and then to the troops)
- Entry for judging is limited to one card per member. You may send additional cards for the Home Office to send to the troops along with the card to be judged. Please mark which card you want judged.
- 6. Cards will not be returned. They will be given to a local church that sends packages to our troops (the lady who started this group lost her son in Iraq a few years ago)
- 7. The prizes for each age group will be:

1st Prize \$50.00 gift card

2nd Prize \$25.00 gift card 3rd Prize \$10.00 gift card

- 8. Your entry must be mailed to the Home Office, post marked by December 15, 2012. (Please note: Cards received at the Home Office postmarked after December 15, 2012 will not be entered in the contest and will not be returned).
- 9. An entry form must accompany your card to be considered for the contest.
- 10. Age Groups:

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Group one - Ages 0-6 Group four - Ages 23-40

Group two – Ages 7-13 Group five - Ages 41-65

Group three - Ages 14-22 Group six - Ages 66 plus

Please select your group number according to your age. You will need to use the Group Number on the entry form you submit with your card.

FCSLA CREATIVE CONTEST CARDS FOR THE TROOPS - ENTRY FORM —

PLEASE PRINT	Entry Group Number (According	to the Guidelines)	
Name:	Bra	inch #	Age:
Address:			
City:		Zip Code:	
Phone #:	Email:		
Did you have help? If yes, who helpe	ed?		
How did you come up with the idea for your cal	rd design AND did you use anything	g special to make it?	
Do you know anyone that is in the military?	If yes, who?		
Will you make them a card and send it to them	?		
Mail this comple	eted form along with your handmad	e card to:	
Kelly M. Shedlock, FCSLA Fraterna	al & Youth Director, 24950 Chagrin I	Blvd., Beachwood, OH 4	14122
PLEASE NOTE: The dea	adline for entries is December 15, 2	2012 (postmarked)	
OVE <mark>MBER 20</mark> 12			



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!

FRATERNALISM STARTS EARLY FOR JR. BRANCH 334 MEMBER

In early September, 2011, 5-year-old Jr. Branch 334 member, **KENNY DORFNER** of Valrico, FL, was watching TV and saw a program on starving children in Africa. He was so moved that he asked his Mom, Kristy Dorfner, what he could do to help these children.

Because his 6th birthday was coming up soon, she suggested that he could ask people to send him money to give to starving families in Africa instead of a gift. Immediately, he agreed! So, Mom sent out emails to friends and relatives in Wisconsin telling them what Kenny decided to do; and as the checks and cash came in, he would get so

excited and put them in a box. By September 30th, Kenny had collected \$230! In mid-October, the Executive Director of the International Relief Team from the drought-stricken and

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war-torn region of the Horn of Africa called Kenny to thank him and tell him the money helped to feed a whole town, including nutritional bars geared to feed starving children. Kenny was SO happy!

Remembering what he did last year, Kenny wanted to do something special this year on his "Golden Birthday". With Mom and Dad's help, he chose to hold his party on the ship the U.S. Intrepid and collect money for the Intrepid Fallen Heroes Fund, a charity to aid wounded American soldiers and their families. Most recently the charity is raising funds to build a research facility to diagnose,

treat and research traumatic brain injuries so prevalent in today's wars. Kenny and friends were able to see where the soldiers lived when they were on the sea. Through Kenny's efforts and the contributions of friends and family, he has raised \$225 to help our wounded soldiers!!!

Our little hero, Kenny Dorfner, has learned at such an early age, how good it feels to help others! Both years, friends and relatives have been so moved by his generosity, that he received a number of presents too! Kudos also to Mom and Dad for the values they are instilling in their son...well done! Kenny's Mom, Dad (David Dorfner), and Grandma (Kathleen Dorfner) are proud members of Sr. Branch 376.

CHRISTMAS LUNCHEON

The FCSLA Anna Hurban District of Chicago is hosting their Annual Combined Senior Branch Christmas Luncheon on Saturday, December 1, 2012. It will take place at the Orland Chateau, 14500 S. LaGrange Road, Orland Park, IL. The event begins with raffle sales at 11:00 a.m., with the luncheon following at 12:00 p.m. (noon). The raffle drawings begin at 1:30 p.m. Cost is \$18.00 per person. Please RSVP by November 19, 2012 to your Senior Branch Officer.

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Jr. Branch 470 of Streator, IL welcomed two new members, twins **GRIFFIN GENE** and **NOAH CHARLES NOVOTNEY**, born December 31, 2011 to Josh and Sonja Novotney of Yorkville, IL. They were welcomed home by 4-year-old brother Alex. Proud paternal grandparents are Scott and Kelly Novotney and great-grandmother is Maryann Pedelty, all of Streator, IL. Maternal grandparents are Lyle and Char Nelson; great-grandparents are Charles and Betty Calligaris, all of Marseilles, IL and Susie Nelson of Ottawa, IL.

Jr. Branch 58 Bowling Party – A Memorable Event

On Saturday, August 18, 2012, the members of FCSLA Jr. Branch 58 (Whiting, IN) met at the Whiting Community Center Bowling Alley at noon.

The junior members and their parents enjoyed bowling, pizza, snacks and drinks. They showed their parents how to knock the pins over. The members received planes, kites and beach balls as gifts from the organization for their attendance. Auditor Marjorie Stribjak, Financial Secretary Becky Coleman from Jr. Branch 58; Auditors Dorothy Hoover and Annette Markovich and Financial Secretary Geraldine Tumidulsky from Sr. Branch 81 were the officers who helped make this a memorable fraternal event. A great time was had by all who participated. A great time was had by all who participated.



Reagen Klapak looking for his

bowling ball.

Annette Markovich (Sr. Branch 81) and her son Michael (Jr. Branch 58).



Jr. Branch 58 members and their families.



The Delgado family enjoys bowling – Alexandria & Damion are junior branch members.



Jr. Branch 58 members.



Officers of Sr. Branch 81 and Jr. Branch 58 look on as members bowl.



MICHAEL ANTHONY WILLIAMS, a member of St. Joan of Arc Church in Powell, OH, and Jr. Branch 29 in Youngstown, OH, was chosen as the 7th Grade Male Student of the Year for the 2011-2012 school year at Olentangy Liberty Middle School in Powell, OH. He was recognized for his earnest, hard-working, positive attitude, kindness towards others and willingness to work with others.

Michael is the grandson of Anthony and Helen Krispinsky, members of Sts. Cyril & Methodius Church in Youngstown, OH, and Sr. Branch 30.

Branch W074 Events

Father Nick Parker honored the seniors and eighth grade graduates with a special Mass and Branch W074 members held a dinner in their honor. Honored at the dinner was senior graduate, **JASON SIS**, the son of Jarett and Marie Sis. Eighth grade graduate **JAELYNN SIS**, the daughter of Jeremy and Anna Sis, her sister is Juliann. Delpha Sis is the proud grandmother of both graduates. Jaelynn's dad Jeremy is the President of Branch W074 in Atwood, KS.



Father Nicholas Parker with Jaelynn and Jason Sis.



Emily Stolfus

Valyne and brother Adam are also members of Branch W074. Her uncle Victor Pochop is the branch secretary.



Jason Sis on graduation day.

JASON SIS received a scholarship from Branch W074. Jason is the son of Jarett and Marie Sis. He graduated from Rawlins County High School on May 13, 2012 and lives in Atwood, KS. Jason will be attending Northwest Kansas Technical College in Goodland, KS this fall to major in diesel technology. His parents, brother Jesse and grandmother Delpha Sis are all member of Branch W074.

EMILY STOLFUS received a scholarship from Branch W074. Emily is the daughter of Alan Stolfus and Valyne Pochop Stolfus. She lives in St. Joseph, MO and graduated from Central High School. Emily will be attending Kansas

State University this fall to major in Elementary Education and minor in

international studies. Her goal is to teach with the Peace Corps in a

third world nation. Her mother

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BRANCH 433 SCHOLARSHIP DINNER HELD

Branch 433 (East Pittsburgh, PA) hosted a scholarship dinner for Scott Cromling, Jr., a recipient of one of the 2012 scholarships. The dinner was held at Teddy's Restaurant in North Huntingdon, PA. Mr. Cromling graduated from Norwin High School and attends John Carroll University. Scott plans to major in accounting and also play for the University's hockey team.

During high school Scott was a member of the National Honor Society, Future Business Leaders of America, the ice hockey teams and the Spanish Club.

Scott won three other scholarships this year: A John Carroll Merit Scholarship, the Carol Terbot Memorial Scholarship (FBLA) and the Larry McGrath Scholarship from the International Silver Stick Hockey Association. Scott, Jr. is the son of Scott and Marian Cromling of North Huntingdon.

Following the dinner, President Marian presented the honoree with a check from the branch.



L-R: Marian Gatto, President of Branch 433; Marian Cromling, Scott Cromling, Jr., Scott Cromling, Sr. and Aimee Gatto, Jr. Branch 333 Secretary.

Christmas Oplatky 2012

Oplatky, the traditional Slovak Christmas wafers are available from Jankola Library. Orders will be accepted from October 22 until December 19, 2012.

The Oplatky, five in one package are thermalsealed and can be purchased for \$3.00. In addition, the minimum cost of shipping and handling is \$5.75 and upwards depending upon the number of packets ordered and the rising costs of priority mailing. Customized requests can be filled to meet your needs. Payment to **Jankola Library** is expected before receiving an order.

For more information or to place an order contact Sister Catherine Labouré Bresnock, SS.C.M. at 570-275-5606 or write to Jankola Library and Slovak Museum, 580 Railroad Street, Villa Sacred Heart, Danville, PA 17821-1698.

Scholarship Winners Honored at Dinner

Charleroi, PA Sr. Branch 111 and Jr. Branch 170 hosted a dinner as Hoss's Steak and Sea House to honor their scholarship winners. Nathan Brockett, son of Delwin and Alicia Brockett, and grandson of Emma Pavlekovsky members of Branch 111. Nathan will attend Penn State University. Kendall Jo Lackner, daughter of Lisa Bezusko and Robert Lackner, and granddaughter of Theresa Kostolansky members of Branch 111. Kendall



Scholarship winner Sarah Bury (J170) with her parents Dyann and John Bury.

will attend St. Francis University. Sarah Bury, daughter of John and Dyann Bury attends 4th grade at St. Sebastian School in Belle Vernon, PA.

Grace Popson, branch secretary/treasurer welcomed the winners who introduced their families.

A delicious dinner was served. Following dinner Grace Popson presented each winner with a gift and check from their branch and a "goody bag" from the FCSLA. The families were each also given a "family gift." Following the awards a delicious cake was served. The winners and their family expressed gratitude for all they had received and for a memorable afternoon.



Seated, L-R: Alicia Brockett with her son scholarship winner Nathan. Standing, L-R: Grandmother Emma Pavlekovsky, sister Kaitlin and father Delwin.



Slovak Church Reopens in Cleveland, Ohio

It was with great excitement on July 29, 2012 at 11:00 a.m. St. Wendlin Church, 2281 Columbus Road in Ohio City, (Cleveland), OH, reopened its doors for the first time in over two years to celebrate mass once again. Bishop Richard Lennon had ordered it closed on May 23, 2010.

In a jubilant celebration, Rev. Robert Kropac said mass to a standing room only crowd of 650 former, current and new parishioners. Many people from the 11 churches that have reopened were also in attendance. The most emotional response came when Fr. Kropac relit the sanctuary light that had been extinguished over two years ago. Tears, hugs, smiles and a tremendous sense of relief and anticipation filled the congregation on that beautiful Sunday morning.

St. Wendelin Church is now the only remaining Catholic Slovak church in the Cleveland Diocese. After ceaseless prayers, appeals and hard work, we now have a place to call home once again. Our parish family is now restored as we proudly continue into our 109th year.

For more information on becoming a member of St. Wendelin Church please call toll free 1-855-StWendelin or simply join us at mass Saturday 4:30 p.m. and Sunday 10:00 a.m. We look forward to seeing you!



September Fest Enjoyed

Branch W137 (Cedar Rapids, IA) adults enjoyed September Fest on Sunday, September 9th at St. Ludmila social hall. Beer tasting and appetizers were part of the festivities.

Door prizes were given to everyone that attended the event.

A family Halloween party was held on October 21st at St. Ludmila gym.



Attends American Legion 2012 Hoosier Boys State Week

Three young men from Whiting, IN, all members of the FCSLA, were selected to attend The American Legion 2012 Hoosier Boys State. The week began on June 10th and continued through June 16th at Trine University in Angola,



L-R: Luke Matulewicz, Elliot Bibat, and Mason Markovich

IN. All three boys attend Whiting High School and will be seniors this fall. It was an honor for three of our members to be selected to attend this 75th Anniversary of Boys State Session.

ELLIOT BIBAT, son of Bert and Mary Ann Bibat, members of Branch 452. Elliot's account is as follows: "I was stationed in Martin City, Napier County at Seculoff Hall. Every morning at six o'clock, we would all wake up to the sound of reveille and line up outside the dorms to practice our "Pass and Review." We would march in rain and shine, hot and cold. I have no complaints about the food at all; in fact it's probably one of the things I'll remember the most; breakfast, lunch and dinner - all-youcan-eat. For special schools, I took a class in Media and Politics. I only attended two of the five classes because I spent time in the dorms counting ballots, because I had volunteered to be on the Elections Board. But my greatest achievement, in my opinion, was holding the honorable office of County Commissioner. I was one of three on the Board of Commissioners in Napier County. It was a great week - I learned much about how Indiana government works, and I had an opportunity to meet new friends and engage in debates with other Boy-Staters as well!

MASON MARKOVICH is the son of Matthew and Annette Markovich members of Branch 81. He was a Federalist in the city of Somerville. Mason was elected Bartlett County Councilman, and also served as an election board judge. His city was selected as Second Place Honor. As a three year member of the Whiting High School band, Mason was able to participate in the Boys State Band as a drummer. He felt privileged to be selected by the American Legion Post 80 of Whiting, IN. Mason said, "The Boys State experience gave me many tools that will help in my future educational and social endeavors. It was a week of challenges and new experiences."

LUKE MATULEWICZ is the son of AI and Lorie Matulewicz of Branch 452. Luke's assessment of his experience is as follows: "During my stay at HBS, I was a Federalist in the city of Koutz, which is in the county of Ohl. Mr. Ohl had passed away this year so at the end of our stay, during the closing ceremony, we retired the Ohl flag. All the boys in the county felt like we made Mr. Ohl proud. Koutz City was awarded, "Honor City: and our brother city, Conn, was honored with "Honor City 3rd Place." My political life consisted of being elected as county chairman of the Federalist Party, that position further led me to becoming the parliamentarian for the Federalist Convention and also serve as a delegate to it. In the city level government, I was elected the head of the Parks Department by the mayor. HBS was an opportunity that will help shape my life."

The FCSLA congratulates each of you. We are proud of you and wish you the best in your future endeavors. You are shining examples of young FCSLA members that strive to be the leaders of tomorrow.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF AUGUST 31, 2012

ASSETS

SETS	
Cash and Short Term Investments	\$ 12,720,825.91
Bonds	675,396,384.28
Preferred Stock	5,530,960.16
Common Stock	984,981.63
Investment Income Due and Accrued	10,301,069.97
Bond Liquidating Trust	0.00
Property Plant and Equipment, Net	6,383,081.08
Certificate Loans & Accrued Interest	2,072,548.12
Other Assets	 180,535.61
TOTAL ASSETS	\$ 713,570,386.76

Certificate Loans & Accrued Interest		2,072,548.12
Other Assets		180,535.61
TOTAL ASSETS	\$	713,570,386.76
LIABILITIES	_	
Life Reserves	\$	239,683,334.08
Annuity Reserves Death Claims Payable		375,129,441.76 709,427.23
Unearned Premiums		586,496.00
Matured Endowments		347,345.00
Provision for Dividends Payable		2,223,942.00
Accumulated Dividends and Interest Accrued Convention Donations		3,893,529.01 178,600.00
Provision for Future Conventions		130,000.00
Asset Valuation Reserve		6,582,177.00
Interest Maintenance Reserve		1,249,171.00
Other Liabilities		1,642,554.79
TOTAL LIABILITIES	\$	632,356,017.87
SURPLUS	~ ~	04 044 000 00
Surplus	\$	81,214,368.90
TOTAL SURPLUS	\$	81,214,368.90
TOTAL LIABILITIES AND SURPLUS	\$	713,570,386.76
INCOME STATEMENT		
For the Eight Months Ending August 31, REVENUE	201	12
Insurance Premiums	\$	27,377,007.65
Annuity Premiums	Ŷ	14,521,916.58
Investment Income		24,757,792.98
Amortization of Interest Maintenance Reserve		59,070.00
Rental Income		279,064.00
Other Revenue	_	8,637.50
TOTAL REVENUE	\$	67,003,488.71
EXPENSE		
Increase in Reserves — Life	\$	30,440,334.00
Increase in Reserves — Annuity Insurance Benefits		11,183,442.26
		2,999,657.09 14.190.528.24
Annuity Benefits Commission Expense		2,999,657.09 14,190,528.24 3,103,649.05
Annuity Benefits Commission Expense Surrender Benefits		14,190,528.24 3,103,649.05 1,433,501.03
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits		14,190,528.24 3,103,649.05 1,433,501.03 53,487.26
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments		14,190,528.24 3,103,649.05 1,433,501.03 53,487.26 28,510.36
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits		14,190,528.24 3,103,649.05 1,433,501.03 53,487.26
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members		14,190,528.24 3,103,649.05 1,433,501.03 53,487.26 28,510.36 180,968.77 111,833.30 1,437,999.87
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits		14,190,528.24 3,103,649.05 1,433,501.03 53,487.26 28,510.36 180,968.77 111,833.30 1,437,999.87 679,336.29
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits		14,190,528.24 3,103,649.05 1,433,501.03 53,487.26 28,510.36 180,968.77 111,833.30 1,437,999.87 679,336.29
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09 \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Official Publications		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ 7,395.03\\ 67,290.00\\ 234,847.65\end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Official Publications Scholarship Awards		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ 7,395.03\\ 67,290.00\\ 234,847.65\\ 251,307.00\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Official Publications Scholarship Awards Miscellaneous Employee Benefits		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ 7,395.03\\ 67,290.00\\ 234,847.65\\ 251,307.00\\ 239,521.76\end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Official Publications Scholarship Awards		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ 7,395.03\\ 67,290.00\\ 234,847.65\\ 251,307.00\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ 7,395.03\\ 67,290.00\\ 234,847.65\\ 251,307.00\\ 239,521.76\\ 102,552.44\\ 895,849.60\\ 291,833.36\end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Officers Interest Expense		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ 7,395.03\\ 67,290.00\\ 234,847.65\\ 251,307.00\\ 239,521.76\\ 102,552.44\\ 895,849.60\\ 291,833.36\\ 162,685.60\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ 7,395.03\\ 67,290.00\\ 234,847.65\\ 251,307.00\\ 239,521.76\\ 102,552.44\\ 895,849.60\\ 291,833.36\\ 162,685.60\\ 203,312.91\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Officers Interest Expense		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ 7,395.03\\ 67,290.00\\ 234,847.65\\ 251,307.00\\ 239,521.76\\ 102,552.44\\ 895,849.60\\ 291,833.36\\ 162,685.60\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing		$\begin{array}{c} 14,190,528.24\\ 3,103,649,05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ 7,395.03\\ 67,290.00\\ 234,847.65\\ 251,307.00\\ 239,521.76\\ 102,552.44\\ 895,849.60\\ 291,833.36\\ 162,685.60\\ 203,312.91\\ 196,824.00\\ 61,931.12\\ 222,139.38\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Accounting Fees Consulting Fees Consulting Fees Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ 7,395.03\\ 67,290.00\\ 234,847.65\\ 251,307.00\\ 239,521.76\\ 102,552.44\\ 895,849.60\\ 291,833.36\\ 162,685.60\\ 203,312.91\\ 196,824.00\\ 61,931.12\\ 222,139.38\\ 66,030.59\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense		$\begin{array}{c} 14,190,528.24\\ 3,103,649,05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ 7,395.03\\ 67,290.00\\ 234,847.65\\ 251,307.00\\ 239,521.76\\ 102,552.44\\ 895,849.60\\ 291,833.36\\ 162,685.60\\ 203,312.91\\ 196,824.00\\ 61,931.12\\ 222,139.38\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Accounting Fees Consulting Fees Consulting Fees Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion		$\begin{array}{c} 14,190,528.24\\ 3,103,649,05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ 7,395.03\\ 67,290.00\\ 234,847.65\\ 251,307.00\\ 239,521.76\\ 102,552.44\\ 895,849.60\\ 291,833.36\\ 162,685.60\\ 203,312.91\\ 196,824.00\\ 61,931.12\\ 222,139.38\\ 66,030.59\\ 99,953.24\\ 68,741.66\\ 128,932.28\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Accounting Fees Consulting Fees Consulting Fees Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Cofficers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ 7,395.03\\ 67,290.00\\ 234,847.65\\ 251,307.00\\ 239,521.76\\ 102,552.44\\ 895,849.60\\ 291,833.36\\ 162,685.60\\ 203,312.91\\ 196,824.00\\ 61,931.12\\ 222,139.38\\ 66,030.59\\ 99,953.24\\ 68,741.66\\ 128,932.28\\ 279,064.00\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense		$\begin{array}{c} 14,190,528.24\\ 3,103,649.05\\ 1,433,501.03\\ 53,487.26\\ 28,510.36\\ 180,968.77\\ 111,833.30\\ 1,437,999.87\\ 679,336.29\\ 600,000.00\\ 44,610.05\\ 20,742.24\\ 162,939.09\\ 97,916.70\\ 149,418.00\\ 7,395.03\\ 67,290.00\\ 234,847.65\\ 251,307.00\\ 239,521.76\\ 102,552.44\\ 895,849.60\\ 291,833.36\\ 162,685.60\\ 291,833.36\\ 162,685.60\\ 291,833.36\\ 162,685.60\\ 291,833.36\\ 162,685.60\\ 291,833.36\\ 162,685.60\\ 291,833.36\\ 162,685.60\\ 293,312.91\\ 196,824.00\\ 61,931.12\\ 222,139.38\\ 66,030.59\\ 99,953.24\\ 68,741.66\\ 128,932.28\\ 279,064.00\\ 413,880.95\\ \end{array}$
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense ToTAL EXPENSE	(0)	14,190,528.24 3,103,649,05 1,433,501,03 53,487.26 28,510.36 180,968.77 111,833.30 1,437,999.87 679,336.29 600,000.00 44,610.05 20,742.24 162,939.09 97,916.70 149,418.00 7,395.03 67,290.00 234,847.65 251,307.00 239,521.76 102,552.44 895,849.60 291,833.36 162,685.60 203,312.91 196,824.00 61,931.12 222,139.38 66,030.59 99,953.24 68,741.66 128,932.28 279,064.00 413,880.95 70,912,966.17
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense TOTAL EXPENSE Income (Loss) from Operations	\$	14,190,528.24 3,103,649,05 1,433,501,03 53,487.26 28,510.36 180,968.77 111,833.30 1,437,999.87 679,336.29 600,000.00 44,610.05 20,742.24 162,939.09 97,916.70 149,418.00 7,395.03 67,290.00 234,847.65 251,307.00 239,521.76 102,552.44 895,849.60 291,833.36 162,685.60 203,312.91 196,824.00 61,931.12 222,139.38 66,030.59 99,953.24 68,741.66 128,932.28 279,964.00 413,880.95 70,912,966.17 (3,909,477.46)
Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense ToTAL EXPENSE		14,190,528.24 3,103,649,05 1,433,501,03 53,487.26 28,510.36 180,968.77 111,833.30 1,437,999.87 679,336.29 600,000.00 44,610.05 20,742.24 162,939.09 97,916.70 149,418.00 7,395.03 67,290.00 234,847.65 251,307.00 239,521.76 102,552.44 895,849.60 291,833.36 162,685.60 203,312.91 196,824.00 61,931.12 222,139.38 66,030.59 99,953.24 68,741.66 128,932.28 279,064.00 413,880.95 70,912,966.17

Ibanksfiving TREATS

CRANBERRY SAUCE

- 1 cup cranberry-raspberry juice
- 1 cup sugar
- 1 package (12 ounces) fresh or frozen cranberries, thawed
- 1 tablespoon lemon juice

In a large saucepan, bring juice and sugar to a boil. Add cranberries; return to a boil. Reduce heat; cover and simmer for 10-15 minutes or until the berries pop, stirring occasionally. Remove from the heat; stir in lemon juice. cool. Cover and refrigerate for 1 hour or until chilled. 12 servings.

HOLIDAY APPETIZER SPREAD

- 1 cup water
- 1 cup sugar
- 1 package (12 ounces) fresh or frozen cranberries
- 1/2 cup apricot preserves
- 2 tablespoons lemon juice
- 1/3 cup slivered almonds, toasted
- 1 package (8 ounces) cream cheese Assorted crackers

In a large saucepan over medium heat, bring water and sugar to a boil without stirring; boil for 5 minutes. Add cranberries, cook until berries pop and sauce is thickened, about 10 minutes. Remove from heat.

Cut apricots in the preserves into small pieces; add to cranberry mixture. Stir in lemon juice. Cool. Add almonds.

Spoon over cream cheese; serve with crackers. Store leftovers in the refrigerator. Makes 3 cups.

SWEET POTATO CASSEROLE

- 2 cups mashed sweet potatoes
- 1/2 cup butter, melted
- 1/4 cup sugar
- $^{1\!\!4}$ cup packed brown sugar
- 2 eggs, lightly beaten
- 1/2 cup milk
- 1 teaspoon ground cinnamon

1/2 teaspoon ground nutmeg *Topping:*

- 1 cup crushed cornflakes
- 1/2 cup chopped walnuts
- 1/4 cup packed brown sugar
- 1/4 cup butter, cubed

In a large bowl, combine the first eight ingredients. Spoon into a greased 1½ qt. baking dish. Bake, uncovered, at 375 degrees for 25 minutes.

Combine topping ingredients; sprinkle over potatoes. Bake 5-10 minutes longer or until the topping is lightly browned. 6 servings.

PILGRIM STUFFING

2 cups butter

- 1 stalk celery, chopped
- 1 large onion, chopped
- 1 pound ground beef
- 1 pound bulk pork breakfast sausage
- 1 loaf loaf of white bread, cubed Preheat oven to 350 degrees.

Melt the butter in a Dutch oven over medium-low heat, and cook and stir the celery and onion for 8 to 10 minutes, until the onion is translucent.

In a separate skillet, cook and stir the ground beef and sausage over medium heat until the meat is browned and no longer pink inside, about 10 minutes. Drain the excess grease from the meat.

Place the cubed white bread into the Dutch oven with the butter, celery, and onion, add the cooked meat, and lightly stir to mix well.

Bake in the preheated oven until evenly browned, about 1 hour. Serves 8.

PINEAPPLE CASSEROLE

- 2 (20 ounce) cans pineapple chunks, juice reserved
- 1 cup white sugar
- 3 tablespoons all-purpose flour
- 1/4 pound butter, melted
- 2 cups shredded Cheddar cheese

25 buttery round crackers, crumbled Preheat oven to 350 degrees. Butter or grease one 2 guart casserole dish.

In a mixing bowl, blend together 4 tablespoons reserved pineapple juice, sugar, flour and butter. Add pineapple and cheese; mix well and pour into casserole dish. Bake for 20 minutes.

Reduce oven temperature to 300 degrees, sprinkle top with cracker crumbs and bake for 20 more minutes. Serves 6.

APPLESAUCE STREUSEL MUFFINS

1 package (18-1/4 ozs.) yellow cake mix ³/₄ cup all-purpose flour 3 eggs ³/₄ cup water ¹/₃ cup vegetable oil

Filling:

- ³/₄ cup applesauce
- ¼ cup sugar
- 1 teaspoon ground cinnamon
- Streusel Topping:
- 1/4 cup sugar
- 1 teaspoon all-purpose flour
- 2 teaspoon ground cinnamon
- 1 teaspoon butter, softened

In a bowl, combine cake mix, flour, eggs, water and oil. Beat on low speed for 30 seconds. Beat on medium for 2 minutes. Fill paper-lined muffin cups one-third full. Combine the filling ingredients; place 2 tablespoonfuls in the center of each muffin cup. Top with remaining batter. Combine the topping ingredients until crumbly; sprinkle over batter.

Bake at 350 degrees for 18-22 minutes or until a toothpick comes out clean. Cool for 10 minutes before removing from pans to wire racks to cool completely. Makes 24.

PUMPKIN PIE DIP

- 1 package (8 ounces) cream cheese, softened
- 2 cups confectioners' sugar
- 1 cup canned pumpkin
- 1/2 cup sour cream
- 1 teaspoon ground cinnamon
- 1½ teaspoon pumpkin pie spice
- 1/2 teaspoon ground ginger
- Gingersnap cookies

In a large bowl, beat cream cheese and confectioners' sugar until smooth. Beat in the pumpkin, sour cream, cinnamon, pumpkin pie spice and ginger until blended. Serve with gingersnaps. Refrigerate leftovers. Makes 4 cups.

PUMPKIN COFFEE CAKE

- 1 package (16 ounces) pound cake mix
- 3/4 cup canned pumpkin
- 6 tablespoons water
- 2 eggs
- 2 teaspoons pumpkin pie spice
- 1 teaspoon baking soda

Topping:

- 1/2 cup chopped walnuts
- 1/2 cup packed brown sugar
- 1/4 cup all-purpose flour
- 3 teaspoons butter, melted

In a large bowl, combine the first six ingredients; beat on low speed for 30 seconds. Beat on medium speed for 2 minutes. Pour half of the pumpkin mixture into a greased 9-in. square baking pan.

In a small bowl, combine the topping ingredients; sprinkle half over the batter. Carefully spread with remaining batter. Sprinkle with remaining topping (pan will be full).

Bake at 350 degrees for 35-40 minutes or until a toothpick inserted near the center comes out clean. Cool on a wire rack. Serves 8.

PERIODICAL

11/12

The FCSLA Mission Statement

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

The FCSLA Vision is to:

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