



# Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 101, NO. 4

JANUARY 2015

*First Catholic Slovak Ladies Association*

## 41st National Convention

**Marriott Louisville Downtown**  
**Louisville, KY**  
**October 3 - 8, 2015**

*Happy New Year!*

ŽENSKÁ JEDNOTA



## ŽENSKÁ JEDNOTA

### Fraternally Yours™

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ŽENSKÁ JEDNOTA,

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# Convention 2015

## Marriott Louisville Downtown

It is hard to believe, but the time is fast approaching for delegates to gather for the organization's 41st National Convention to be held October 3-8th, 2015, at the Marriott Louisville Downtown, 280 West Jefferson Street, Louisville, KY. The newly renovated hotel is connected via skywalk to the Kentucky International Convention Center, is ideally suited for business conventions. Delegates will enjoy proximity to the KFC Yum! Center, the Louisville Slugger Museum, 4th Street Live, historic Main Street, and the NuLu District. Located 15 minutes from the Kentucky Exposition Center, the hotel features Champions Sports Bar, BLU Italian Grille and Starbucks® onsite.

While the convention site is appealing, each delegate should keep in mind that they will be responsible for making critical business decisions for our Association. It is VITAL that branches send members that are willing to listen, learn, discuss and debate matters of great importance. The welfare of our organization rests in the hands of our delegates, therefore it is imperative that the delegates you elect are willing to attend the daily business sessions, and are knowledgeable about the vision, mission, goals and objectives of the FCSLA.

More details will be forthcoming — including information about delegate selection, timelines based on the association's new bylaws, committee, and specific hotel accommodations. It is not too early to save the dates and begin to discuss travel plans for this important event.



## A New Year's Prayer

May God make your year a happy one!  
Not by shielding you from all sorrows and pain,  
But by strengthening you to bear it, as it comes;  
Not by making your path easy,  
But by making you sturdy to travel any path;  
Not by taking hardships from you,  
But by taking fear from your heart;  
Not by granting you unbroken sunshine,  
But by keeping your face bright, even in the shadows;  
Not by making your life always pleasant,  
But by showing you when people and their causes need you most,  
and by making you anxious to be there to help.  
God's love, peace, hope, and joy to you for the year ahead.

Until Next Month .... Happy New Year!

Warmly, Carolyn

## THE ADVENT AND CHRISTMAS SEASON 2014

**Very Reverend Monsignor Peter M. Polando, D. Min., J.C.L., National Chaplain**

My dear Sisters and Brothers in Christ,

I hope that all of you have had a very beautiful Christmas celebration and now that we are entering in the New Year, may the blessings of Almighty God be upon you and your families with good health and grace. As I was reflecting upon the scriptural readings in the seasons of Advent and of Christmas, I was reminded of how many personalities that are brought to our attention during these celebrations of the liturgical year. In the first readings of the Sundays of Advent, the Prophet Isaiah were proclaimed. They were always good to listen to him because Isaiah is coming from of the tradition in which the people have been led from Jerusalem which was destroyed completely decimated and were led into Babylonian captivity for the next fifty years or so. Isaiah was trying to give the people a message of hope. Because this period of exile was not going to last forever and they yearned to go back to their city of Jerusalem, the city that they were to encounter was a dismal site compared to what they left it and so they had to build up the city again. But Isaiah gives them the sense of hope.

When we look at the person of John the Baptist and the person heralding the coming of Jesus Christ, his cousin, he was giving the people of Jerusalem and the surrounding area a sense of hope, a sense of forgiveness, for they were coming to John for a newness of renewal as people knowing that they were a people of God, who would forgive them of sins. John told them that there was someone better to look forward to that even he was not able to unstrap the thongs of his sandals.

Here we are in a new year where we have a sense of hope and forgiveness. We are like Isaiah and John the Baptist looking forward to something that may give us a better understanding of who we are as followers of Jesus Christ. As I said we can align ourselves with the various personalities as scripture has illustrated for us. We can be like Isaiah and we can be like John the Baptist; we can be like the great warriors of who we are in the eyes of Jesus Christ. We must try to bring forth witnesses to the holy gospel.

My hope is that during this New Year, you may take on that hope in your lives, and an understanding of who Jesus is, so that we can live Jesus, and can be Jesus to one another, because Christ is our life. He is the newness of life that brings us to a sense of who we should be as followers of His being people of forgiveness and hope. In this whole New Year may our lives be aligned with him and always go forth and witness the love that he has given us by his birth his preachings his passion death resurrection and ascension into heaven. God bless you.



*He is the newness of life  
that brings us to a sense  
of who we should be as  
followers of His being  
people of forgiveness  
and hope.*

## *Message from our National President*

CYNTHIA M. MALESKI



2015 promises to be an exciting year as we move forward on the steps necessary to implement our new bylaws and prepare for the 2015 Quadrennial Convention scheduled for Louisville, Kentucky from Saturday, October 3, 2015 through Thursday, October 8, 2015.

Our 2014 National President's Appeal "To Protect The Children" has just been completed. As this issue of the magazine goes to print, a total of one hundred and eight districts, branches and individuals have reported a total of \$43,370.00 that has been donated to various charities and agencies around the country to assist at risk children in honor of our new Saints Pope John XXIII and John Paul II. On behalf of the children, thank you to all who donated generously to this noble cause!

In 2015, the National President's Appeal will be "FCSLA Unites to Fight Hunger." Our branches and districts will receive information about this cause soon!

Our Guaranteed Issue Program offering is now in effect for eligible members. Please consider taking advantage of this offer for an easy, affordable way to meet the rising costs of final expenses. If you compare

these rates with other similar guaranteed issue programs you will see that our program is a reasonable cost, quality life insurance product.

The beginning of the new year is a good time to plan to take advantage of certain financial vehicles to save for retirement. For those of you or your children who are employed, the use of either a Traditional or Roth IRA makes a lot of sense. You get tax savings and deferral advantages that cannot be ignored. This is extremely important for workers who do not have company paid pension plans and/or younger people who may feel that they cannot rely on today's Social Security benefits upon retirement.

The First Catholic Slovak Ladies Association has exceptional IRA (both Roth and Traditional) annuity plans available. Check out our notices in our monthly magazine or contact your branch officer, agent or the home office for more information.

January is a perfect time to make resolutions, so let us resolve to look into these great opportunities to either plan for final expenses by purchasing additional insurance, OR to put away funds for retirement by purchasing an annuity from First Catholic Slovak Ladies Association!

Happy New Year!

**Cynthia M. Maleski**

## **THANK YOU!**

**THE 2014 PRESIDENT'S ANNUAL APPEAL, "TO PROTECT THE CHILDREN" RAISED \$43,370.00 AS OF DECEMBER 10, 2015.**

*Thank you to the individual members, districts and branches for this outstanding response.*

**ANNOUNCING THAT THE 2015 PRESIDENT'S ANNUAL APPEAL WILL BE "FCSLA UNITES TO FIGHT HUNGER."**

*Please give generously throughout the year to support causes that help to address the hunger issues in your local communities.*

More details about how to report your donations to the Home Office will be forthcoming!

This cause is in keeping with an address by Pope Francis at a recent U.N. conference in Rome on nutrition, where the pope urged the world's wealthiest nations to do more to help those in need. "Perhaps we have paid too little heed to those who are hungry," the pope told delegates from more than 170 countries attending the global gathering at the U.N.'s Food and Agriculture Organization. "The hungry remain, at the street corner, and ask to be recognized as citizens, to receive a healthy diet. We ask for dignity, not for charity."



## ANNOUNCING THE BOARDING OF FLIGHT 2015!

Carry on baggage only!  
Leave the bad times behind ~  
Include only 2014's  
best memories.

Your flight will be 12 months long  
with layovers for:

Good Health,  
Love, Joy,  
Harmony, Prosperity,  
Laughter and Peace.

Your menu also includes:

Cocktail of Friendship  
Supreme Good Health  
Gratin of Prosperity  
Salad of Success  
Dessert of Happiness

Bubbles of Champagne Laughter.

Have a Happy and Prosperous 2015!

## FCSLA Annuity Rates

Rates for our Elite Annuities:

**SILVER ELITE (5 YEAR)**

**3.00% APY\***

**GOLD ELITE (7 YEAR)**

**3.25% APY\***

**PLATINUM ELITE (10 YEAR)**

**3.50% APY\***

\*This rate is in effect 1/1/2015 thru 12/31/2015.

Additionally the guaranteed minimum rate for Elite Silver  
and Gold contracts issued in 2015 will be increased to 2%.

**5 Year Annuities issued prior to 2/1/2014  
will earn their guaranteed minimum rate  
from 1/1/2015 thru 3/31/2015.**

## IMPORTANT ANNOUNCEMENT!

***We are proud to announce the  
FCSLA Guaranteed Issue Life  
Insurance Program  
now through April 30, 2015.***

**SO WHY IS  
GUARANTEED ISSUE  
LIFE INSURANCE  
ATTRACTIVE?**

**WHAT IS IT?**

First of all, you can apply by simply completing the application you will receive or have already received by mail. Simply indicate your choice of the amount of life insurance, and return it in the envelope with your check. That's it! There are no medical questions and no doctor's visits. It is a guarantee that you cannot be turned down for any medical reason.

This offer is made using our standard rates. This means that you are buying life insurance with NO EXTRA PREMIUM due to medical condition. There are no future premiums and your life insurance will never decrease in value. If you compare these rates with other similar guaranteed issue programs, you will see our program is a reasonable cost, quality life insurance product.

First Catholic Slovak Ladies Association, a fraternal benefit society with an A- Excellent rating from A.M. Best and an outstanding financial position, offers this program to YOU, a loyal and dedicated member, to say THANK YOU and provide you with a way to better meet the rising costs of final expenses. It is an opportunity for you to purchase life insurance in an easy, affordable way.

Questions regarding this offer should be directed to the New Business Department at extension 1062 or by emailing NewBusiness@fcsla.com.

## New Year's Resolution!



Patrick Braun

If you're like me, the number one New Year's resolution revolves around the fact that my pants all shrunk in the past month and I better do something about it or I'll have to get to the clothing store for some new, unshrinkable suits! Another resolution is to stop procrastinating and start on projects the first day instead of at the last minute. Of course New Year's resolutions don't generally have any meaningful long term effect. I

lose a few pounds, clean up the immediate projects and then slide back to reality.

There is one New Year's resolution which everyone should act on early in the year. You know where I'm going but please read on.

The resolution which I'm talking about is to have a comprehensive review with a professional life insurance advisor. It is a fact that life insurance ownership by Americans has been decreasing. **Thirty-five percent of American households own no life insurance at all!** Why is this happening? I can point to several direct causes. First of all, the major life insurance companies abandoned people in the middle and lower income classes, years ago. Their sales forces were decreased drastically and the agents who remained mostly worked with upper income clients. With fewer agents actually talking to the common man about buying life insurance, the common man stopped buying it. Another cause was the morphing of the surviving life insurance agents into "financial advisors". The problem with this is that, in a survey of people who had recently visited with a "financial advisor", seventy percent said that life insurance was never even mentioned in the meeting! In other words, the very person who could have helped his/her clients purchase a proper amount of life insurance instead chose to sell annuities, stocks, bonds or mutual funds.

It has always been the philosophy of good advisors to put the purchase of life insurance first and then invest

what funds are left. It would seem that many advisors have reversed the process.

So, getting back to the New Year's resolution; a great one would be to call a licensed agent or fully licensed recommender who represents FCSLA and ask that person for a comprehensive life insurance review. Ask him/her to do a needs analysis for your situation. He/she may uncover problems or holes in your coverage. Maybe you have the wrong kind of life insurance. Maybe you don't have enough. Maybe you have too much. (I'll believe that when I see it!) Then, ask the agent or recommender to advise a solution. Even if your budget can't afford the entire solution, doing something is better than doing nothing on the theory that lighting a candle in a dark room is better than sitting in the dark.

Like all New Year's resolutions, no one can make you keep them. But, unlike losing a few pounds, or cleaning up some languishing projects, taking action on a life insurance review and allocating some funds to solve the uncovered problems will have long term, lasting effects. It could mean the difference between your family being able to continue their current standard of living because of an untimely death in your family!

Now, maybe if I could just moderate my eating in advance of the New Year, I wouldn't have so many hours on the treadmill in January!



## Honoring Our Military

We would like to feature a new "corner" in our *Fraternally Yours* Magazine that honors our FCSLA members that are currently serving our country. "Honoring Our Military Corner" will let FCSLA members say "thank you" to our brave men and women members in uniform and show them we care, how proud we are of their service, and that we are all praying for their safety.

If your son, daughter, niece, nephew, brother, sister, grandson, granddaughter, or friend is currently serving in the Armed Forces please provide Fraternal Director Kelly M. Shedlock, via email at [kelly@fcsla.org](mailto:kelly@fcsla.org) or regular mail, 24950 Chagrin Blvd., Beachwood, OH 44122 the following information: (they must be a FCSLA member) Name, Rank, FCSLA Branch #, City, State, Branch of Military, a photo if possible and where they are stationed and we will feature them in an upcoming issue of *Fraternally Yours*.

## FCSLA Accepting Applications for National Sales Manager

Due to the future retirement of national sales manager Patrick Braun, FICF, CLU, LUTCF, The First Catholic Slovak Ladies Association is accepting applications from qualified individuals to prepare for succession. Interested parties should submit a full resume along with a cover letter to President Cynthia Maleski at the FCSLA Home Office. Previous life insurance sales and sales management success and appropriate industry designations are preferred. Knowledge of life insurance products, recruiting expertise, and leadership positions in the life insurance industry will also be helpful.

# From the Desk of the National Secretary

Sue Ann M. Seich

WOW can you believe it is 2015? This year is going to fly by with all the exciting events and activities FCSLA has planned on all levels. Our Quadrennial Convention is scheduled for October 3-8, 2015. If you are planning to be a delegate mark your calendars to travel to Louisville, KY on October 3 and return home on October 8, 2015. Please make sure you open information sent from the home office immediately and read your monthly Branch Newsletter as soon as it arrives. You should have received delegate forms late in December or early January. This New Year is a new beginning for many of us and we all need to make it the best that it can be.



I am beginning my fourth year as your National Secretary and this year will be the best year ever. I will try to accomplish with your help changes that will improve operations at our home office. I look forward to the challenges of this year and also the possibility of meeting more of you.

I had the privilege along with our National President to conduct the leadership training for the WI District. The attendance was great with representation from the branches in that area. A big thank you to Mary Jo Noyes, District President and all district officers for planning the day and all the arrangements they made. The following day we attended Branch 23's Senior Party. The party was well attended by over a hundred members. The branch is led by Branch President, Kathy Mueller and Branch Secretary, Katie Esterle who also serves on our Board of Directors as a National Auditor. They made an excellent choice in the menu selection. It was awesome to have so many younger members assist with the program.

In December, I along with our National President had the privilege of attending the Illinois District Christmas Party. I had their invitation on my calendar for over a year. District President, Mary Therese Tylus wouldn't take no for an answer. There were close to 400 in attendance and that included many younger members who assisted with handing out all the prizes to raffle winners. It was wonderful to share the afternoon with so many warm and caring fraternal members.

Thank you to everyone who shared a part of their busy schedule with me this past year and I look forward to meeting more of you this year and sharing your activities.

May the entire year of 2015, be filled with happiness, good health and many blessings. From my family to yours I wish you a very "Happy New Year"...

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

Sue Ann

## FCSLA 2015-16 ANNUAL SCHOLARSHIP PROGRAM

**More than \$248,250 in Scholarship Awards!**

The First Catholic Slovak Ladies Association (FCSLA) is pleased to announce its **2015-16 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.

The 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. Each category will be awarded as follows:

### COLLEGE SCHOLARSHIP AWARDS - \$1,250 EACH

58 Freshmen • 27 Sophomores • 16 Juniors • 16 Seniors

### GRADUATE AWARDS - \$1,750 EACH

16 Full-Time Graduate Awards

### 32 HIGH SCHOOL AWARDS - \$1,000 EACH

8 Freshmen • 8 Sophomores • 8 Juniors • 8 Seniors

### 28 ELEMENTARY SCHOOL AWARDS - \$750 EACH

7 for Grade 5 • 7 for Grade 6 • 7 for Grade 7 • 7 for Grade 8

### 28 EARLY ELEMENTARY SCHOOL AWARDS - \$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 a \$100 annuity certificate. If applying for a Seminary or Deacon Scholarship, it is necessary to complete all documents.

Winners will be chosen by a committee of impartial judges from the educational field, based on the following: Academic Standing - 40%; Church/Community Service Value - 30%; and School Involvement/Essay - 30%.

Applications and supporting documents must be completed and submitted to the Home Office and **received at the Home Office on or before February 20, 2015**. No applications will be eligible after that date. Applications and further details for this program may be obtained by calling the Home Office, your local Branch Officer, or by visiting our website at [www.fcsla.com](http://www.fcsla.com) or by completing the form on this page and mailing it to:

### FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

Scholarship Department

24950 Chagrin Boulevard • Beachwood, OH 44122-5634

### 2015-2016 SCHOLARSHIP APPLICATION REQUEST

Please send me a scholarship application form  
(PLEASE PRINT)

Branch No. \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

E-mail \_\_\_\_\_

Application requested for following award:

- ☐ College    ☐ Graduate    ☐ High School  
☐ Seminary or Deacon    ☐ Grades 1-4    ☐ Grades 5-8

## Branches 101 and 11 Organizes “Salute to Veterans” Brunch

At the 11th hour of the 11th day of the 11th month of 1918 Germany signed the Armistice. With various Veterans Day activities stretching from SEA TO SHINING SEA, the St. Louis Branches of S101 and J011 held at St. Mary Magdalen, our own special “Salute to the Veterans” and their families of South City St. Louis. We opted to ‘serve’ those who have ‘served’ us as was the theme of the gospel a few weeks ago.

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

Communities across the nation celebrate and pay tribute to hometown heroes, too many of whom have made the ultimate sacrifice in service to our country. Thanks to the sons and daughters who put their boots on the ground on the battlefield, Americans from all walks of life enjoy the blessings of freedom more than two centuries after the birth of a new nation.



**Veteran members from Branch S101 — Jacob Miklovic USMC, Joshua Miklovic USMC, Leah Duffie, her husband, Jonathan, presently deployed, serving in the US NAVY.**

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

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

The St. Louis Branches of S101 and J011 utilized the grant funds approved by the FCSLA Officers of the 2011 40th National Convention to fund the luncheon, providing St. Michael Medals and A Soldier’s Prayer Card. The officers of our Branches thank the officers of FCSLA for their support and confidence in our Branch activities.



**Members from Branch J011 enjoying fellowship.**

## Geibel Catholic High School Student Experiences Harvard Medicine

Abbey Sitko, (J157) was one of the 100 high school students from the U.S. and beyond who attended a 10-day National Student Leadership Conference on Medicine & Health Care at Harvard University in Boston, MA, July 20-29.

The mission of the Conference is to provide a safe and supportive environment in which students can explore their academic and career interests which developing leadership skills. The medical conference, which begins at 7 a.m. and ends at 11 p.m. each day, uses an interactive approach to learning, exposing students to the techniques of doctors and nurses. The students were housed in the dorms at Emanuel College.

Students had 2-3 lectures a day on topics as medical ethics, emergency medicine and pediatrics, a day in a surgeon’s shoes, and diagnosing patients. The lectures were combined with hands-on-learning under the direction of several different physicians. This included clinical rounds, medical examinations and surgical techniques, and diagnosis and treatment with the doctors.

Prior to attending the conference her goal was to become a physician’s assistant. Today, she aspires to become a pediatric doctor who specializes in emergency medicine or an OB GYN. What she took home from the conference was “more confidence in what she can do”. Abbey said, I do have the ability to go into this field, and I have the ability to succeed, but it is going to take a lot of hard work and perseverance to get there”.

While at the conference the students were also CPR Certified by The American Red Cross. They participated in many leadership courses including a Team Challenge Course, located off the campus. The students attended several field trips.

She is a member of St. Stephen’s Byzantine Catholic Church. She is also an altar server and cantor at St. John’s Church in Connellsville, PA. She is the daughter of Linda Sitko, She is the granddaughter of Sylvia Sitko. Abbey also has a sister, Hailey. Abbey is a sophomore at Geibel Catholic Junior-Senior High School.

## Rev. Vincent Paul Velas Celebrates 50<sup>th</sup> Priestly Anniversary

The Rev. Vincent Paul Velas, son of the late Michael Velas and the late Mary Gresh Velas, is the fourth child of eight children. He was born on January 23, 1938, raised in Bethlehem, PA, and attended SS. Cyril and Methodius Grade School. The beginning of his vocation took root with his parents, the Sacred Heart Sisters of Reading and the School Sisters of St. Francis from Bellevue, especially Sr. Paula Bichey, Sr. Teresita Churilla, and particularly Sr. Bernadine Spisak.



Fr. Vince completed his secondary education at Benedictine High School in Cleveland, OH, in 1955. During his school years, he helped with school expenses by working as a newspaper boy, a caddy (where he developed a keen interest in golf), and briefly one summer in Bethlehem Steel Mill. At school he also helped with washing dishes and working in the printery.

He entered the Novitiate of St. Andrew's Benedictine Abbey, Cleveland, OH, in July, 1957. As a Benedictine, he finished college studies at St. John's University, Collegeville, MN. Academically, he managed to complete his senior year with a straight "A" average and with a B.A. degree in Philosophy. In 1960, theological studies began at St. Joseph Seminary, Cleveland, OH. Finally, on May 23, 1964, he realized a lifelong dream come true. He was ordained a priest by Bishop Floyd Begin in St. John's Cathedral, Cleveland. Master Program studies in German were then pursued and completed at John Carroll University, Case-Western Reserve and Georgetown University.

During his eight years at Benedictine High School, his teaching responsibilities included Religion, Latin and German, but eventually were limited to German. In addition to his teaching responsibilities, he was Band Moderator and School Chaplain. He won the admiration of his students, and his German classes were very popular.

In September of 1973, Fr. Vince came to the Pittsburgh Diocese as a parish priest. From 1973, to the present, he has served in many parishes throughout the Pittsburgh Diocese. Currently, he is the pastor of St. Patrick's Church in McKeesport, PA. He touched these parishes with his infectious smile, enthusiasm, priestly love and dedication. As a faithful servant of Christ, Father joyfully celebrates the Holy Sacrifice of the Mass, lovingly administers the Sacraments, eloquently preaches the good news, visits the sick in hospitals, and consoles the bereaved. Gifted with endless vitality, a charismatic personality, a ready smile, and a charming friendliness, he has won the hearts of his parishioners not only as their Pastor but as their friend and confidant.

He is a sports enthusiast and an avid golfer with an average handicap of 20. Father enjoys following the Steelers, Notre Dame and the Pirates, and he is a frequent walker at the local park.

When asked to share a special highlight of his fifty years of priesthood, he shared the following fond memory: "The special feeling when I gave my first priestly blessing to my mom, dad, family, friends, neighbors and parishioners and then offering my first Mass for them."

Father Vince is also proud of his Slovak heritage and cherishes the beautiful Slovak customs. He has been a lifelong member of the Zenska Jednota and is a member of McKeesport Branch 77. The members of Branch 77 take pride in our Slovak sons who labor in the vineyard of the Lord. We compliment Fr. Vince on his achievements. May God grant him many more rewarding and productive years. "Ad Multos Annos".

## St. Anne's Day Pilgrimage Held

On July 25, 2014 the Cleveland, Ohio District held their annual St. Anne's Day Pilgrimage at Our Lady of Lourdes Shrine on Chardon Road in Euclid, OH. After the Mass, luncheon and raffle, all FCSLA 2014 Cleveland District Scholarship Winners who were present were asked to stand up and be recognized.

District President Joyce Lechman, thanked each student for taking the time to apply for a scholarship and then presented each winner with a FCSLA pin and the FCSLA yellow duck and wished them much success in their studies. The afternoon services of rosary and benediction concluded the day's events. The District wishes to thank everyone who attended with special thanks going to Bishop Roger Gries and District Chaplain Father Gerard Gonda for the beautiful liturgy.



**J380 Bedford, Ohio Scholarship winner Aaron Kukucka is presented with a branch gift from J380 President Helen Basa (seated) and Vice-President Kathy Sejba (standing).**



**Cleveland District 2014 scholarship winners present at the Annual St. Anne's activities.**

## J339 Hosts Its First Annual Picnic

On an overcast, yet comfortable and beautiful Sunday afternoon, the members of J339 of Chicago enjoyed the entertainment of Wolf Wildlife Park for their first annual picnic. The newly renovated playground, water spouts, and rocks for climbing were enjoyed by all as parents and grandparents sat under the pavilion enjoying each others' company. Under the leadership of the newly elected J339 President, Sherry Ebenau, the families were served old-fashioned hot dogs, chips, pop and ice pops. The games included the traditional egg toss, marshmallow run and water balloons. The final picnic game consisted of a cupcake-eating contest. The homemade cupcakes were from Sherry's own kitchen and made in the form of ice cream cones. The children were delighted with this novel dessert! The highlight of the day were the ten inch high FCSLA initials made of cornflakes and rice crispy treats made by Jori Knizner-Gillen, J339 Secretary. At the end of the day, FCSLA goodie bags were distributed to the members of J339.

## New Branches Open in Springville, New York

Announcing the opening of not one but two new branches in the Springville, NY area (just outside of Buffalo) Sr. Branch 638 and Jr. Branch 535! I covered three states driving there — Ohio, Pennsylvania and New York. I spent about an hour in each state — only a three hour trip by car.

Congratulations to Stephanie and Daniel Pulinski on becoming the very first branch officers! They are now part of FCSLA history.

It was a pleasure to meet everyone that came to the Grand Opening Dinner! My final RSVP count was 60! Agent James Jozwiak did a great job to get these new branches started. He was a real pleasure to work with as we planned the dinner. We chose Saturday, September 20 at Potts Banquet Hall, what a great choice that was! The food was delicious, Mr. Potts and his staff were great, the hall was

really nice and it was easy to find. In addition to dinner, my presentation and raffle, we had a table of ladies that had a color theme going on with their outfits and it wasn't planned.

There was a nice group of Junior members in attendance. And one in particular was celebrating her birthday that night — so we sang "Happy Birthday" to Lexi Gajkowski — granddaughter of James and Christine Jozwiak.

Luckily these openings took place in September... before the 6 FEET (yes I said 6 feet) of snow arrived in November. They received all that snow in a few days. There was a snowstorm that just sat over them. The photos were incredible.

To all our members stay warm and safe this winter and welcome to the FCSLA Family! For more photo's please visit our website at [www.fcsla.org](http://www.fcsla.org).



### PHOTO LIMITS FOR PUBLICATION

Branch activities will be limited to 4 pictures per story and District activities will be limited to 10. Additional photos (up to 50) can be sent to the Home Office for uploading to your District web page. If you do not have an active web page please contact the Home Office to find out how

you may use this valuable tool to reach your members and share your good news!

Memorials received will be limited to 125-150 words and a small photo. At the discretion of the editor some exceptions may be made!

## Anna Hurban District of Chicago Holds Annual Scholarship Awards Luncheon

The Chicago Anna Hurban District hosted its annual scholarship awards luncheon for its eighteen Chicago District Scholarship winners and their guests on Saturday, June 28, 2014 at the European Chalet in Chicago, IL. The District and Branch Officers and members congratulated the scholarship winners on their scholastic achievements. Mary Therese Tylus, Anna Hurban District of Chicago President, reported that for the 2014-2015 Scholarship Program, the First Catholic Slovak Ladies Association awarded to its members from first grade through and including graduate school the amount of \$254,500 of which \$19,500 went to eighteen Chicago District members comprising of four elementary, four high school, and ten college students with the college students ranging from freshman to senior year. The eighteen scholarship winners are: Evan J. Jurcenko (J96), Nathaniel A. Anglin (J106), Sarah I. Braun (J106), Noah P. Clements (J106), William J.

Rome (J308), Hannah Elise Brannigan (J339), Rebecca A. Valek (J382), Martin A. Szuck (S46), Jennifer A. Michuda (S180), Maryssa L. Gosnell (S181), Albert Martinez, Jr. (S181), Jessica M. Miksanek (S181), Thomas E. Kucinsky (S225), Hunter T. Priesol (S258), Justin R. Lizalek (S287), Emily Ann Sliazas (S421), Richard L. Strache (S421), and Jessica L. Kudia (S485)

As the awardees in attendance were called up to receive their certificate from the District, a short family and scholastic biography informing the attendees of their school, grade/year, favorite subjects and other information of interest was read aloud.

The Chicago District is proud of all our scholarship winners and wishes them continued success in their studies. (To see additional photos from this event go to: <http://www.fcsla.org/district/chicago/gallery.php>)



Chicago District Scholarship Winners — L-R: Hunter T. Priesol (S258), Richard L. Strache (S421), Jessica L. Kudia (S485), Maryssa L. Gosnell (S181) and Emily Ann Sliazas (S421).



District Officers and Scholarship Winners: Back Row, L-R: Richard L. Strache (S421), Hunter T. Priesol (S258), Jessica L. Kudia (S485) and Maryssa L. Gosnell (S181); Front Row, L-R: Judy Tybor-Knizner - Dist. VP, Carol Rosenthal - Dist. Treasurer, Emily Ann Sliazas (S421), Mary Therese Tylus - Dist. President, Jarmila Hlubocky - Dist. Financial Secretary, Lorraine Gibas - District Recording Secretary and Dr. Fay Hlubocky - Dist. Auditor.



## Helen Kocan District Hosts St. Ann's Day Celebration

The Helen Kocan District of Indiana hosted a St. Ann's Day Celebration along with members of the Chicago and Milwaukee Districts at St. Michael the Archangel Church in Schererville, IN.

Guests were welcomed at 10:00 a.m. with a Meet and Greet hour in the parish banquet hall, enjoying an assortment of rolls and coffee as they renewed old friendships, bringing everyone up to date since the last St. Ann's Day a year ago. This hour, was highlighted by the arrival of the National Officers, President Cynthia Maleski, Secretary Sue Ann Seich, Chaplain Monsignor Peter Polando and Auditor Katie Esterle.

At 11:00 a.m. Monsignor Polando concelebrated Mass with Father Martin Dobrzynski, Pastor of this parish. A choir made up of members of FCSLA Branches 452, 81, 389 and 409 sang Slovak and English songs appropriate for the Mass. The youth of FCSLA were also represented by Brianna Scivinsky (S81), who served as Cantor and Elliott Bebat (J452), who beautifully sang the "Ave Maria" at the

end of Mass. Michael Markovich (J58) served as altar boy. The gifts were presented by President Maleski, Secretary Seich and Helen Kocan District Vice-President JoAnn Skvarek-Banvich.

After Mass, the guests retired back to the Banquet Hall where Helen Kocan District President, Margaret Abildua asked Monsignor Polando to say the Invocation before enjoying a delicious luncheon, served by the caterer of the parish. After lunch the guests enjoyed the eloquent presentation of "words of wisdom" from President Maleski, Secretary Seich and Monsignor Polando, all of whom answered questions pertaining to the present and future of our organization. After a few hours of entertaining exchanges of experiences, humorous and otherwise, between the officers and members, many raffle prizes were awarded by Dorothy Hoover.

All attending members of Indiana, Chicago and Milwaukee Districts agreed that this St. Ann's Day Celebration was most successful and enjoyable because of the attendance of our National Officers.



Members of the special choir for the Mass.



Brianna Scivinsky (S81), cantor at Mass.



Elliott Bebat (J452), soloist at Mass.

## Outdoor Prayer Gardens Provide Peaceful Place to Focus on God



**National Chaplain Monsignor Peter Polando, Helen Kocan District Vice-President JoAnn Skvarek-Banvich.**



**National President Cynthia Maleski and National President Sue Ann Seich.**



**National Auditor Katie Esterle with her family.**

At Our Lady of Providence in Crestwood, 17-year-old parishioner and Vianney High School senior — FCSLA St. Louis Sr. Branch 101 — Nick Uxa designed a Rosary garden to honor Our Lady. He got the idea from a friend who told him about an outdoor Rosary she had seen at another parish.

"We have a little forest behind the playground that I've been involved in trying to fix up for a number of years," Nick said. "I thought we could have a Rosary garden right there with a statue in the middle of it."

Nick got approval for the garden in the early months of 2014 and has worked on the garden throughout the year.

Now it will serve the parish as a place for teachers to take students on nice days, for living rosaries — or just a quiet place to pray before the statue of Our Lady of Fatima that stands in the center of the garden.

The garden is itself a rosary, with each bead made out of a piece of hardened and sealed tree trunk. The decade beads are concrete, each with a different symbol, one being the Sacred Heart, and another, the logo of Our Lady of Providence parish. Four mums surround the statue of Our Lady of Fatima, a different color representing four mysteries of the rosary.

Nick recommends building the garden around a theme. "Incorporate symbolism as much as you can," he said. "Build it where you know other people are going to be able to use it."



## Branches 44 and 112 Makes Donation to Alternatives Yes Organization

FCSLA S44 and J112 of Mt. Pleasant, PA answered the 2014 Appeal of National President, Cynthia Maleski to honor Saint Pope John Paul II and Saint Pope John XXIII with support for organizations that assist women to choose life and support disadvantaged children. The group donated to Alternatives Yes, a group that empowers women to choose life. Their mission statement is to help those facing pregnancy and to provide life affirming services that protect and enhance their loves, their children, and their families through pregnancy and beyond.

Alternatives Yes is located in Connellsville, PA and serves Fayette and Westmoreland Counties.



**L-R: Elizabeth Butler, Recording Secretary; Agnes Farcosky, Financial Secretary; Andrea Pritts, Manager for Alternatives Yes; and Loretta Hunker, Treasurer.**

# MATCHING FUNDS ACTIVITIES

## Branch W016

### Autumn Brunch

Branch W016 from Brainard, NE held a successful matching fund activity, an Autumn Brunch on August 26, 2014 in the Brainard Legion Hall for the benefit of the Brainard Area Community Club. Branch W016 and Community Club members enjoyed working together to serve 123 people a delicious breakfast of soufflés, hash browns, fruit cup, fresh bakery, and drinks.



W016 members Tom Pesek and Jerry Meister unload supplies for the brunch.



W016 treasurer, Carolyn Dvorak, and Brainard Community Club members Gretchen Pesek and Mary Ann Kubic are ready to serve.



FCSLA Branch W016 members Jerry Meister, Tom Pesek and Mary Lou Meister and Community Club officers Joyce Novak and Vern Dvorak prepare the "Split the Pot" raffle. A separate raffle prize, a quilt was donated by the Brainard Holy Trinity Quilters.



People enjoying the August 26, 2014 brunch sponsored by FCSLA Branch W016 for the benefit of the Brainard Area Community Club.



## Branch W016

### Fresh Bakery and Garden Produce Sale

Branch W016 held a successful matching funds activity for the benefit of Holy Trinity Parish Council of Catholic Women on October 12, 2014. Branch W016 and the PCCW members provided an excellent variety of fresh bakery and garden produce.



Pictured are Mary Lou Meister, Branch W016 President, Elizabeth Pelan and Jill Reinsch, PCCW President.

The Bake Sale was well received by the

Brainard, NE area residents and was held in conjunction with another parish event.



# MATCHING FUNDS ACTIVITIES

## Sr. Branch 65

### St. Nicholas Parish Bazaar

Sr. Branch 65 held a Matching Funds event on July 17-18, 2014 by setting up a display for the Bountiful Basket Booth for the St. Nicholas Parish Bazaar. The basket was a huge success and was the second largest money maker for this parish event.

Shown setting up the display from L-R: JoAnn Kline-smith, Branch 065 President and Ann Dougher, Branch 065 Secretary/Treasurer.



## Sr. Branch 65

### Bon-Ton Community Day

On February 28-March 1, 2014, Sr. Branch 65 sponsored a Bon-Ton Community Day Matching Funds Project for the Magdalen I. Iskra District Educational Fund.



L-R: Magdalen Iskra, District President; Martha Iskra, District Treasurer; Renata Evans and her sons Philip and Alek.



L-R: Nancy Balent, S065; Ann Dougher, District Auditor, Secretary/Treasurer, S065; Anna Hudock, District Secretary; and Mary Migatulski, District Trustee.



## Branch W080

### Fall Fest Country Store

Branch W080 (Clarkson, NE) was pleased to help out at their parish's annual Fall Fest on September 28, 2014 by sponsoring the Country Store, where members and parishioners donated garden produce, baked items and canned goods. The store took in over \$1,200, so the successful matching funds project enabled the branch to make a sizeable donation to the Fall Fest Account.



Marie and Bill Gall oversee some of the bounty of delicious food at the Country Store of the Parish Fall Fest.



# IN MEMORIAM

## PAULINE T. JOHNSTON, S9



Pauline was born in Cleveland, OH on October 5, 1925 and went home to the Lord on August 6, 2014. She moved to St. Joe Beach, FL in 1994 to be with her two daughters. Pauline was preceded in death by her parents John and Johanna Macik, niece Kimberly Race (Beaulieu), ex-husband Howard L. Johnston, and son-in-law Dennis D. Calvarese. She is survived by her daughters Deborah Armstrong (Rick) and Janet Calvarese; sister Dottie Race (Richard) and nephew Mark Race (June) from Tempe, AZ; three grandchildren; three great-grandchildren; one great-niece and one great-nephew; four great-great nieces and one great-great nephew. Her great-grandkids kept her young, she said, that and cooking for everyone! She was an avid reader and you would always find a book in her hand, purse, and bedside table!

## THEODORE C. STEPANSKI, S522



Theodore passed away on December 26, 2013. Loving husband for 57 years to Mary Jo (nee Paul); devoted father of Dr. Gregory (Sue), Douglas and Timothy; dear grandfather of 5; and kind uncle to many. Ted graduated from Cathedral Latin High School where he lettered in baseball and then went on to Western Reserve University and graduated with a Bachelor's degree. He was a WWII Navy Veteran and he worked in sales for 40 years with the Bissett Steel Co. He was also a member of Pine Ridge Country Club. Ted enjoyed golf, social bridge games and music. Memorial contributions may be forwarded to the National Multiple Sclerosis Society, Ohio Buckeye Chapter, 6155 Rockside Road, Independence, OH 44131.

## AGNES M. KERESTAN, S464

Agnes M. Kerestan, 87, of Creighton, PA, passed away September 26, 2014. She was born March 25, 1927, in Creighton, daughter of the late Paul and Agnes (Chus) Suschak. Agnes lived her entire life in Creighton. She was a member of Holy Family Roman Catholic Church, Creighton, and Catholic Daughters of the Americas, Tarentum Court, where she was a past Regent. She was also a member of Christian Mothers Ladies Guild of her church and Catholic Daughters of the Americas, Natrona Court Price. She graduated from East Deer High School in 1944 and was an avid card player. Survivors include her children, Gloria J. (Gabriel) Kissel Jr., Lower Burrell, Joseph Kerestan, Huntingdon, Lorraine (John) Lewis and Audrey (Steven) Czwalg, both of Lower Burrell, and Diana (David) Dvorabic, Monroeville; 10 grandchildren and one great-grandchild. Also surviving is a brother, Paul (Flora) Suschak, Birmingham, AL. Besides her parents, she was preceded in death by her husband of 67 years, Joseph Kerestan; one brother, and five sisters.

## LINDA M. BROOKS, W086

Linda Marie Brooks, 61, the daughter of Harvey Henry Zach and Mary Rosalie (Sterba) Zach, was born October 8, 1952 in

Belleville, KS and passed away August 18, 2014 in Topeka, KS. Linda grew up in Munden and attended the local public schools, graduating from Belleville High School in 1970. She then attended Marymount College in Salina, KS. She began employment with Southwestern Bell, later A.T. & T., at Salina, KS, transferring to the Topeka offices in 1987. She started as an operator and was later an internet communication consultant, retiring in 2009 after 31 years of service. On July 2, 1994 at Topeka, KS, she was united in marriage to Craig Brooks. The couple made their home in Auburn, KS. Linda was preceded in death by her parents, Harvey and Mary Zach. She is survived by her husband, Craig Brooks of Auburn, KS; four brothers: one sister; numerous nieces and nephews, other relatives and many friends.

## JOHN J. BALOGA, S157



John J. Baloga, 57, Wilkes-Barre, PA passed into eternal life unexpectedly July 17, 2014, at his residence. Born October 11, 1956, in Wilkes-Barre, he was a son of the late John T. and Helen Nehrebecki Baloga. Educated in the city schools John furthered his education by attaining a BA degree in communications from King's College. He earned his master's degree in city planning from the University of Colorado. He served two years in the U.S. Peace Corps in Togo, West Africa. He previously worked as a planner for the Borough of Forty Fort and the Commonwealth of Pennsylvania. Currently he was employed as an educator by the Wilkes-Barre Area School District. He attended St. Andre Bessette Parish. In addition to his parents, John was preceded in death by a brother in 1984. Surviving are his sister, Mrs. Marguerite M. Ryan and her husband, Dr. William J. Ryan, Jr., Conshohocken; two nephews, one niece; three grandnephews; several cousins and friends.

## JUDY NEDVED, W051



Judy A. Nedved, 66, of Garner, IA, passed away on November 2, 2014. The daughter of Clifford and Deloris (Paul) Nelson, she was born January 18, 1948 in Rush City, MN. She attended school at North Branch, MN where she graduated from high school in 1966. After high school, she moved to California where she met her first husband. To this union three daughters were born. She was a member of St. Boniface Catholic Church where she was an organist for many years. Judy also was a member and past officer of the Garner Women's Golf Association. Judy is survived by her husband, Jerry, of Garner; three daughters, Molly (Chad) Schaeffer of Fort Dodge, Katie (Chad) Peterson of Ankeny and Annie (Chris) Greenslade of Adel; eleven grandchildren, two brothers, her mother-in-law, Dorothy Nedved of Garner; three brothers-in-law; and many nieces and nephews. She was preceded in death by her parents; and an infant son, Brian.

## JOSEPH A. MARTONIK, S90

Joseph A. Martonik, 95, of McKees Rocks, PA, died on August 21, 2014. Beloved husband of the late Mary "Renee" Martonik; loving father of Sandra (Richard) Sebulak and Joseph (Kathie)

Marionik; proud grandfather of five; adoring great-grandfather of eleven; brother of Albert, Helen and Josephine; also survived by nieces and nephews. Joe was employed by Gordon Terminal Service for over 35 years as a supervisor. He was one of the founding members of St. Mark's Church in McKees Rocks. He was a member of McKees Rocks VFW Post 418 and also a proud veteran of WWII serving in the South Pacific as a Staff Sergeant.

## JOSEPH OROS, S553



Joseph Oros, Sr., 87, of Parma, OH, born in Kosicka Nova Ves, Slovakia, passed away on August 22, 2014. Beloved husband of Johanna (nee Vihonsky); loving father of Donna, Joseph, Thomas and the late Mark; dearest grandfather of Matthew and Victoria; dear brother of Margita Janockova, Alzbeta Ponevsky and the late Marcha Lengyelova. Survived by many nieces and nephews both here and in Slovakia. He was a retired U.S. Postal Service employee; a Veteran U.S. Army Korean Conflict. A member of Catholic War Veterans Post 1812, American Legion Post 559, the First Catholic Slovak Ladies Association and First Catholic Slovak Union. He was willing to help anyone at any time. He played bingo with the veterans at the VA hospital along with his wife; placed over 200 flags on veterans graves at Calvary Cemetery; helped with Join Hands Day at Light of Hearts Villa, and attended their annual Christmas Party for residents. Joe had a beautiful singing voice and loved to sing in both Italian and Slovak.

## ANDREW "A.J." T. JANOSKO, S153



Andrew "A.J." T. Janosko, passed away unexpectedly on June 23, 2014, from injuries sustained in a terrible fall while vacationing with his family in Seaside, FL. He was 45. A.J. was raised in Farrell, PA and was a 1986 graduate of Farrell High School, where he was a four-year letterman for the Farrell Steelers volleyball team. He graduated from George Mason University where he still holds the record for most individual assists and attended on a volleyball scholarship. He was employed at PMMI, Reston, VA, as their Director of Exposition. In the wake of his untimely death, A.J. was an organ donor. His generosity and selflessness has helped to save five others' lives. He belonged to St. James Catholic Church in Falls Church. He is survived by his wife of 11 years, the former Tracy Barrett, two sons, Andrew (9) and Jackson (7); his parents, Andrew and Dolores Janosko of Farrell; a brother and two sisters. In lieu of flowers, memorial contributions in his memory, to the A.J. Janosko Education Trust, to benefit the future education of his sons, online at [www.ajjanoskoeducationtrust.org](http://www.ajjanoskoeducationtrust.org).

## RAYMOND M. KOSTAL, W093

Raymond "Ray" Kostal, 86 of Tabor, SD passed away August 30, 2014 in Yankton, SD. Ray was born to Frank and Marie (Bystricky) Kostal on September 29, 1927. He graduated from Tyndall High School. He served in the 16th Signal Battalion of the U.S. Army in Korea where he was awarded two bronze service stars and a United Nations Service medal. He married Marlene Benes on June

22, 1953. Together they raised three children. He enjoyed playing trumpet and was involved with several local bands. He was proud of his Czech heritage and a member of St. Wenceslaus Parish. Ray is survived by his wife of 61 years, Marlene (Benes) Kostal, daughter, Kay (Jim) Fillaus of Lesterville, SD, son, Jerry (Elaine) Kostal of Tyndall, SD, daughter, Ann (Todd) Church of Grants, NM; sister, Florence Sutera of Tyndall, SD, and 9 grandchildren; seven great-grandchildren and six nieces and nephews. Ray was preceded in death by his parents, Frank and Marie (Bystricky) Kostal.

## EUGENE E. "GENE" DONNELLY, S7



Eugene E. "Gene" Donnelly, 90, passed away August 19, 2014 in Streator, IL. Born June 15, 1924 in Ottumwa, IA, he was the son of Van and Dora (Sprain) Donnelly. He married Margaret Mary Soltis on August 22, 1951 at St. Stephen's Church, Streator. She preceded him in death on March 4, 2007. He is survived by a daughter, Kathleen (Tim) Sullivan of Streator; sons, Michael (Mary) Donnelly of Bloomington and Richard (Christine) Donnelly of Normal; seven grandchildren, a sister-in-law; brother-in-law; many nieces, nephews and great-nieces and nephews. He was preceded in death by his parents; sisters, Frances Hill, Anna Hill, Dorothy Brewer and a sister, Marie in infancy; and brothers, George, Robert and Richard Donnelly. He served in the United States Army during WWII from 1943 until 1946. He worked as a meat cutter for Buehler's Market for over 40 years. He was a member of the Meat Cutter's Union. He was a member of the former St. Stephen's Church and currently belonged to St. Michael the Archangel Parish. Memorials may be directed to the charity of the donor's choice.

## MILO JEDLICKA, W040



Milo Jedlicka was born February 11, 1924, and passed away in December 2013. He graduated from Schuyler High School in 1943. He voluntarily drafted into the Navy in March 1945. Milo served in the Pacific Theater on several supply ships landing in Tokyo Bay, Japan. Following his military service, Milo farmed with his father. On September 12, 1950, Milo married Donnette Tuma at Presentation Church in Marietta (Bellwood). The couple lived on the farm of his parents for 50 years, retiring to Schuyler, NE in 2000. He loved farming, his animals, especially his dog Sandy, planting trees and especially his polka music. Milo was a member of St. Mary's Catholic Church. Milo is survived by his wife Donnette, sons Milo J., Daniel and Melvin (Kris); daughters JoAnn (Jim) Ogier and Shirley (Tim) Vrana; three grandchildren; two step-grandchildren; two step-great-grandchildren; sister Marie Kracl of O'Neill; nieces and nephews. Milo was preceded in death by his parents, brother-in-law Norman Kracl and nephew Steve Kracl.

Email your Wedding, Anniversary and Birthday Announcements! [zjbazik@comcast.net](mailto:zjbazik@comcast.net)

# FCSLA EXECUTIVE FINANCE COMMITTEE

Second Quarterly Meeting — August 20, 2014

## CALL TO ORDER/PRAYER

President Cynthia M. Maleski called the meeting to order at 10:00 a.m. at the Home Office, Beachwood, Ohio. President Maleski called upon our National Chaplain, Msgr. Peter M. Polando to open the meeting with prayer and remember all deceased branch officers in our prayer.

## OPENING BUSINESS

### Roll Call

Secretary Sue Ann M. Seich was asked to call the roll. Members present were:

|                        |                            |
|------------------------|----------------------------|
| Msgr. Peter M. Polando | Chaplain (Conference Call) |
| Cynthia M. Maleski     | President                  |
| Irene J. Drotleff      | Vice President             |
| Sue Ann M. Seich       | Secretary                  |
| Stephen C. Hudak       | Treasurer                  |
| John M. Janovec        | Trustee                    |
| Virginia A. Holmes     | Trustee                    |

### Approval of Agenda

President Maleski asked to include an agenda item. She would like to discuss the role of the various committees, board of directors and managing officers regarding donations. It was decided to add it under Unfinished Business.

Vice President Irene J. Drotleff moved and it was seconded by Trustee Virginia A. Holmes to approve the agenda with one additional item.

### MOTION ADOPTED

### Approval of Minutes – May 28, 2014

Msgr. Polando moved and it was seconded by Treasurer Stephen C. Hudak to accept the minutes as presented for May 28, 2014.

Vice President Drotleff made a comment that the names of the officers should be consistent through the minutes. Secretary Seich responded that the comment was made and discussed previously. The members of the committee agreed that the first time a comment or motion is made by a committee member their complete name will be written. Subsequent usage of a person's name as recorded in the minutes will include title and last name only.

### MOTION ADOPTED

## PRESIDENT'S COMMENTS

President Maleski reported on the following:

### Bylaws Revision Committee

President Maleski reported that after our board meeting in June when the proposal was handed out various comments were made needing clarification. President Maleski conducted several conference calls with the chair of the Bylaws Revision Committee and legal counsel. These three individuals decided to schedule a conference call including the chair of the five sub-committees on July 29, 2014. Upon conclusion of this conference call it was decided to schedule a full committee meeting to discuss several important items and issues on August 14, 2014. The committee met and discussed implementation dates. These dates along that with other pertinent information will be sent out by the National Secretary thirty days prior to the Special Convention. The district representatives shared what they reported at their district meetings. They also shared feedback they received from their district members.

### Special Convention

President Maleski reported that the convention call has gone

out and several meetings have taken place with the parliamentary. She discussed the schedule for the days of the convention. A one page blocked schedule will be mailed in each of the delegate's packet along with other pertinent information. President Maleski stated that time has been set aside on the schedule for a parliamentary procedure session and an instruction session on how to use the electronic devices for voting. Msgr. Polando reported on the religious schedule.

### HR Consulting Firm

President Maleski reported that two human resource firms were interviewed in June. The Managing Officers have decided to contract Zieleniec Consulting, LLC to perform the initial evaluation. Nan Zieleniec owns the firm and has 30 years of corporate human resource leadership experience.

### Sales Agent

President Maleski discussed the possibility of hiring a captive agent for the Association. Committee members commented and discussed the possibilities. We will access the pros and cons after asking the board members and other pertinent individuals their comments.

### Office Personnel

A discussion concerning positions that are currently open at the home office took place. Committee members asked several questions of how the work was being handled with the current staff. Treasurer Hudak and Secretary Seich answered their questions and discussed the current situation. Several questions will be discussed with the HR consultant.

### Sales Department

President Maleski addressed the current sales reports. She reported on results of several of the completed campaigns and discussed the campaigns for the duration of the year. She stated several training sessions have been completed and an annuity training packet has been mailed out or presented to all agents and licensed recommenders.

### Agency Sales Force

President Maleski reported that we are beginning to evaluate our agency sales force, and it will take some time to complete this evaluation. Our national Sales Manager, Patrick Braun will be at the Home Office next week to discuss the possibilities.

### New Branches

President Maleski stated that we are on target to open four new branches this year. We have two new branches scheduled to be open in September. We opened a new branch in Freemont, NE earlier this year. We have three other areas of possibilities of opening a new branch, Kansas City, Rhode Island and Nebraska. Kelly Shedlock, Fraternal & Youth Director, and several agents have been working very hard. Another area of our strategic plan is being represented at ethnic and religious festivals. President Maleski handed out an excerpt from our Fraternal & Youth Director's weekly report stating where we will have representation at upcoming events.

*Supplement #1*

### Strategic Plan Update

President Maleski reported that we have developed a reporting process that Marie Golias, Executive Assistant, and Jayne Neelon, Executive Secretary, will update for the board members, informing them where we are in the process at every board meeting. This process will eliminate lengthy discussions and allow more time for important decisions.

## **National President's Annual Appeal**

Letters went out to all the branches with the cause, "Protecting Our Children", for this year. This year's appeal will identify and support centers and social services working with low income families who are starting out and need assistance with basic daily needs as they move forward in their lives. The deadline for making donations is October 31, 2014.

### **Items of Interest**

President Maleski reported that Gail Naughton, Director of the National Czech and Slovak Museum in Cedar Rapids, IA visited the home office. Another visitor was Cliff Cross, one of our sales agents from Kansas.

All three managing officers represented our Association at the National Slovak Society Convention.

Msgr. Polando, Secretary Seich and President Maleski attended the St. Anne's Day celebration in Indiana.

President Maleski shared that several board members and employees attended the 91st Slovak Day celebration at Kennywood Park in Pittsburgh, PA. This year's celebration honored the priests and sisters celebrating their jubilees. There were 22 priests in attendance and two bishops.

### **2014 Independent Comparative Report**

President Maleski discussed this comparative report and pointed out information of FCSLA's strength and stability. This report contains key financial ratios derived from annual statements as of December 31, 2013 and was prepared by an independent company, Standard Analytical Service.

A short recess was taken.

## **SECOND SESSION EXECUTIVE FINANCE COMMITTEE**

**August 20th, 2014**

**Meeting was reconvened at 12:15 p.m.**

### **PRESIDENT'S COMMENTS**

#### **Ohio Department of Insurance**

President Maleski informed the committee members that the managing officers have made contact with individuals at the Ohio Department of Insurance. A meet and greet is being scheduled during the week of September 9th, 2014 to establish contact and introduce the managing officers.

### **TREASURER'S REPORT**

#### **Reports Presented**

Treasurer Hudak presented a detailed Financial Statement Overview, an Income Statement Analysis and a Balance Sheet Analysis for the second quarter of 2014. He answered questions from committee members.

*Supplement #2*

#### **Annuity Reserves by Product**

Treasurer Hudak discussed a report on our annuity reserves by product. He stated that the report was a summary of the past three years including the past two quarters of 2014. He explained in detail some of the statistics on the report. He will present this report at our committee meetings and also at the board of directors meeting.

*Supplement #3*

#### **Investments**

Treasurer Hudak presented a report on Acquired Securities through the second quarter of 2014. Several questions were addressed.

*Supplement #4*

## **Second Quarter Budget vs. Actual 2014**

Treasurer Hudak presented a detailed overview of the second quarter of 2014 budget vs. actual. He discussed and explained several budgeted line items.

*Supplement #5*

### **2014 Life and Annuity Sales**

Treasurer Hudak discussed separate reports on the life and annuity sales for this year. Committee members questioned, discussed and made suggestions on life and annuity sales.

*Supplement #6 and #7*

### **Peer Group Comparison**

A financial comparative report with statistics and ratios from our peer fraternal societies was presented and discussed by Treasurer Hudak. Members of the committee had several questions on certain statistics.

### **FCSLA 2015 Budget vs. Actual as of 6/30/2014**

Treasurer Hudak discussed in detail several significant figures in this report. Several questions brought on a healthy discussion. Committee members discussed the possibilities of the membership change at the Special Convention.

*Supplement #8*

### **Dividend for 2015**

Treasurer Hudak discussed the dividend for 2015. Treasurer Hudak moved and Vice President Drotleff seconded that the Executive Finance Committee recommend to the board of directors that the Association pay 50% of the dividend base for the 2015 dividends on all eligible certificates that have been in force for two years or more provided all due premiums have been paid to the certificate anniversary of the dividend payment.

**MOTION ADOPTED**

### **NEW BUSINESS**

#### **Annuity Interest Yield – October 1, 2014 – December 31, 2014**

Treasurer Hudak moved and Trustee Janovec seconded that the Executive Finance Committee recommend to the Board of Directors that for the 3.5% and 4.5% guaranteed annuities, the annual yield remain the minimum guaranteed rate of each annuity contract, for the fourth quarter, effective October 1, 2014 through December 31, 2014.

**MOTION ADOPTED**

### **Donations**

President Maleski brought up for discussion the various roles of all committees with regards to processing donations. It was decided that the Executive Finance Committee table the discussion until the Philanthropic & Scholarship Committee met later this afternoon.

### **Meeting Dates for 2014**

4th Quarterly Meeting – November 19, 2014

### **Adjournment**

Msgr. Polando moved and it was seconded by Trustee Holmes to adjourn the meeting. Meeting adjourned with a prayer led by Msgr. Polando.

**MOTION ADOPTED**

ATTEST:

**Cynthia M. Maleski, President  
Sue Ann M. Seich, Secretary  
Msgr. Peter M. Polando, Chaplain  
Stephen C. Hudak, Treasurer  
Irene J. Drotleff, Vice President  
John M. Janovec  
Virginia A. Holmes**



## 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!



On November 2, 2014, four members of the Rocco family took part in the 24th annual Slovak Heritage Festival at the University of Pittsburgh. **DOMINIC, ANTONIN** and **CHIARA ROCCO** danced and sang as members of the Pittsburgh Area Slovaks (PAS) along with big sister, **SILVANA**, who also played her cello. Silvana, Dominic, Antonin and Chiara are all members of Jr. Branch 126.



**KYLIE JEAN VILCEK** (J11) celebrated her First Holy Communion on May 3, 2104 at St. Dominic Savio Parish in St. Louis, MO. Father Paul Rothschild and Deacon John Beckmann celebrated the special Mass with the children. After Mass, Kylie and her family and friends gathered at her home for brunch and to celebrate her special day. Kylie attends Gateway Science Academy and is involved in Girl Scouts, soccer, basketball, and soft-ball. She is a big sister to her brother Daniel and helps Mom around the house with different tasks.



## Branch W001 Bowling Party

Branch W001 in New Prague, MN held a bowling party for their members on Sunday, November 2nd at Strike Force Bowl in New Prague. Youth members and their families enjoyed the afternoon bowling and were treated to pizza and pop.



## Scholarship Winners Honored by Sr. Branch 61 and Jr. Branch 192

The scholarship winners of Sr. Branch 161 and Jr. Branch 192 were honored at a dinner in August at The Gallery Catering Center, Hubbard, OH. Six of the Branches' eight winners were present. Branch President Virginia DeLuca introduced the winners who spoke briefly about the school they were attending, extra curricular activities and goals they had set for themselves.



L-R Melanie Leonard, Treasurer; Ryan Gavalier, Virginia DeLuca, President; Joel Zaluski, Kyle Bahmer, Leanne Chandler, Magen Petty, Bernadette Demechko, Financial Secretary; Nancy Clausen and Loretta Ekoniak, Auditors.



### Branch W137 Halloween Party

FCSLA Branch W137 (Cedar Rapids, IA) held a family Halloween Party on Sunday, October 19, 2014 from 4 to 6 p.m. in the St. Ludmila Gym. Prizes and candy were given to all in costume. Dinner followed.



She presented each winner with a FCSLA cook book and a monetary gift from the Branch. Winners attending were Leanne Chandler, New Middleton; Magen Petty, Youngstown; Isabella Rose White, Cranberry, PA; Kyle Bahmer, Cuyahoga Falls; Ryan Gavalier, Erie, PA, and Joel Zaluski Canfield, OH. Deanna Demechko, Copley, OH, was already at college and was represented by her father, Mark Demechko. Logan Kaplan, residing in Austin, TX, was represented by his grandmother, District President, Bernadette Demechko.



### United Slovak Fraternal 4th Annual Bowling Tournament

May 1-3, 2015 ~ Eastway Lanes, Erie, PA

ENTRIES CLOSE MARCH 6, 2015

#### ENTRY FEES

|                              |                |
|------------------------------|----------------|
| Prize Fee .....              | \$ 7.00        |
| Bowling Fee (3 games) ..     | \$ 8.00        |
| Tournament Fee .....         | \$ 3.00        |
| <b>Total Each Event.....</b> | <b>\$18.00</b> |

#### OPTIONAL EVENTS

|                  |         |
|------------------|---------|
| All Events ..... | \$ 3.00 |
|------------------|---------|

#### BANQUET FEE

|              |         |
|--------------|---------|
| Member ..... | \$25.00 |
|--------------|---------|

#### FRIDAY:

**Teams Event** — Opening Ceremonies to begin at 5:45 pm with team events starting at 6:00 pm and 8:30 pm at Eastway Lanes in Erie, PA.

**Hospitality Night** — Hospitality Night beginning at 6:00 pm at Eastway Lanes in Erie, PA. Enjoy food, refreshments, and socializing.

**Hotel** — Hilton Garden Inn and Courtyard by Marriott of Erie, PA will be housing our guests for the weekend. The phone numbers to the hotel are provided below. The hotels are connected by a convention center. You must identify yourself as a member of **United Slovak Fraternal** to receive the group rate: \$119 / night (plus tax)

**Deadline for hotel reservations is April 1.**

**Hilton Garden Inn**  
(50 rooms)  
2225 Downs Dr.  
Erie, PA 16509  
814-866-1390

**Courtyard by Marriott**  
(25 rooms)  
7792 Peach St.  
Erie, PA 16509  
814-860-8300

#### SATURDAY:

**Doubles/Singles Event** — To begin at 8:30 and 12:30 pm

**Mass** — will be held at 5:00 pm at the hotel.

**Banquet** — will be held in the Garden Atrium. Cocktails at 6 pm and Dinner at 7 pm.

**Eastway Lanes: 4110 Buffalo Rd., Erie, PA – (814) 899-9855**

To obtain Official Rules and Entry Form please go to [www.fcsla.org](http://www.fcsla.org) — Fraternal Activities — OR — to have the Rules and Entry form mailed to you contact Kelly Shedlock, Fraternal Director 800.464.4642 EXT. 1051 or [kelly@fcsla.org](mailto:kelly@fcsla.org).

## USE THIS FORM FOR CHANGE OF ADDRESS AND MAGAZINE CANCELLATIONS

CHANGE THE ADDRESS ON ALL FCSLA POLICIES AND COMMUNICATIONS FOR:

☐ INDIVIDUAL — NAME

☐ ENTIRE FAMILY — LIST NAMES

### Old Mailing Address

City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_

### New Mailing Address

City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone # \_\_\_\_\_

**Signature Required (Insured, Annuitant, Owner)**

Date of Birth \_\_\_\_\_  
(for ID purposes)

Today's Date

☐ CANCEL MAGAZINE

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

## Attention!

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

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email Address: \_\_\_\_\_

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

## REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF AUGUST 31, 2014

### ASSETS

|                                      |               |
|--------------------------------------|---------------|
| Cash & Short Term Investments        | \$ 12,511,625 |
| Bonds                                | 731,278,763   |
| Preferred Stock                      | 2,130,553     |
| Common Stock                         | 5,435,211     |
| Investment Income Due & Accrued      | 11,179,932    |
| Property Plant & Equipment, Net      | 5,901,848     |
| Certificate Loans & Accrued Interest | 2,790,527     |
| Other Assets                         | 131,699       |

TOTAL ASSETS

\$ 771,360,158

### LIABILITIES

|                                  |                |
|----------------------------------|----------------|
| Life Reserves                    | \$ 247,329,615 |
| Annuity Reserves                 | 409,707,288    |
| Death Claims Payable             | 1,461,693      |
| Unearned Premiums                | 508,427        |
| Matured Endowments               | 336,624        |
| Provision for Dividends Payable  | 1,385,599      |
| Accumulated Dividends & Interest | 4,126,335      |
| Accrued Convention Donations     | 645,000        |
| Provision for Future Conventions | 557,800        |
| Asset Valuation Reserve          | 7,949,181      |
| Interest Maintenance Reserve     | 1,508,977      |
| Other Liabilities                | 1,238,171      |

TOTAL LIABILITIES

\$ 676,754,710

Surplus

\$ 94,605,448

TOTAL LIABILITIES AND SURPLUS

\$ 771,360,158

### INCOME STATEMENT

For the Eight Months Ending August 31, 2014

### REVENUE

|  |               |
|--|---------------|
| Insurance Premiums                           | \$ 2,870,813  |
| Annuity Premiums                             | 19,622,390    |
| Investment Income                            | 26,373,422    |
| Amortization of Interest Maintenance Reserve | 101,648       |
| Rental Income                                | 254,154       |
| Other Revenue                                | 9,279         |
| TOTAL REVENUE                                | \$ 49,231,706 |

### EXPENSE

|  |                |
|--|----------------|
| Increase in Reserves — Life            | \$ (2,759,385) |
| Increase in Reserves — Annuity         | 13,824,288     |
| Insurance Benefits                     | 3,924,056      |
| Annuity Benefits                       | 17,237,724     |
| Commission Expense                     | 612,071        |
| Surrender Benefits                     | 6,296,163      |
| Post Mortem Benefits                   | 856,082        |
| Miscellaneous Member Benefits          | 40,829         |
| Matured Endowments                     | 9,036          |
| Donation Expenses                      | 43,691         |
| Change in Accrued Convention Donations | 152,000        |
| Convention Expenses                    | 152,000        |
| Bank Service Charges                   | 11,107         |
| Data Processing Service Fees           | 176,220        |
| Accounting Fees                        | 72,800         |
| Actuarial Fees                         | 132,364        |
| Legal Fees                             | 24,359         |
| Consulting Fees                        | 86,640         |
| Bonus to Branches                      | 596,154        |
| Fraternality Activities                | 85,461         |
| Official Publications                  | 306,472        |
| Scholarship Awards                     | 169,086        |
| Miscellaneous Employee Benefits        | 270,267        |
| Fees — Directors                       | 87,514         |
| Salaries — Employees                   | 867,780        |
| Salaries — Officers                    | 303,624        |
| Interest Expense                       | 191,700        |
| Tax Expense                            | 174,369        |
| Depreciation Expense                   | 185,624        |
| Utility Expense                        | 43,514         |
| Postage and Printing                   | 116,584        |
| Advertising                            | 61,495         |
| Travel Expense                         | 56,094         |
| Insurance Department Fees              | 82,571         |
| Sales Promotion                        | 86,357         |
| Rental Expense                         | 254,154        |
| Other Expense                          | 356,820        |
| TOTAL EXPENSE                          | \$ 45,187,685  |

Income (Loss) from Operations

\$ 4,044,021

Dividends to Members

996,007

Subtotal INCOME (LOSS)

\$ 3,048,015

Capital Gains (Loss)

\$ (44)

NET INCOME (Loss)

\$ 3,047,971



## Halftime Winners!

### SLOW COOKER PULLED PORK BARBEQUE

- 1 cup finely chopped onion
- 2 cups cider vinegar
- 6 ounces tomato juice
- ½ tablespoon pepper
- 1 teaspoon garlic powder
- Pinch cayenne

Dash hot sauce, such as Tabasco

1 teaspoon sugar

#### Roast:

- 2 medium sweet Vidalia onions, quartered
- 2 teaspoons light brown sugar
- 1 teaspoon smoked paprika
- 2 teaspoons salt
- Pinch black pepper
- One 4- to 6-pound Boston butt pork roast, bone-in
- Buns, for serving

**For the sauce:** Puree the onion in a blender with ¼ cup water. Place the pureed onion in a 2-quart saucepan with additional water to cover. Bring to a boil, then reduce the heat. Cook, stirring constantly until the water has almost evaporated. Add the vinegar, tomato juice, pepper, garlic powder, cayenne and hot sauce and mix well. Bring to a boil, and then stir in the sugar. Immediately remove from the heat. Set 1 cup aside for the roast. Let the remaining sauce cool completely, then refrigerate for later use.

**For the roast:** Put the quartered onions in the bottom of a 5- to 6-quart slow cooker. Mix the brown sugar, paprika, salt and pepper and rub it over the pork roast. Then place in the slow cooker on top of the onions. Drizzle the reserved 1 cup of sauce over the roast. Cook the roast in the slow cooker on low for 10 to 12 hours, checking after 10 hours for tenderness.

Remove the meat and onions from the slow cooker. Discard the onions and finely shred the pork. Reserve the juices from the slow cooker to add to the meat for desired juiciness. Serve on a bun with the juice.

### WARM BRIE WITH FUJI APPLE, PEAR AND MELBA TOASTS

- 1 large Fuji apple
- 1 large red or brown skinned pear, slightly under-ripe
- A lemon wedge
- 1 pound individual wheel brie cheese
- 24 sesame Melba toast rounds, any brand

Quarter apple and pear lengthwise and cut into each quarter on an angle to remove the core. Slice apple and pear into ¼-inch thick slices. Squeeze a little lemon juice over the fruit to slow browning.

Cut the top rind off the brie and place in the microwave on high for 60 seconds. Depending on the ripeness of the cheese, it will take 60 to 90 seconds on high to heat and melt. If brie is not yet soft and hot after 1 minute, place it back in microwave for another 30 seconds on high.

Serve the softened, warm brie with a platter of fruit and Melba toasts for dipping and spreading. Reheat brie if it tightens up for 20 to 30 seconds at a time on high.

### PIGS IN A BLANKET

- 1 (8-ounce) can original crescent dough
- ¼ cup Dijon mustard
- 20 mini hot dogs or cocktail franks
- 1 egg, lightly beaten
- Poppy seeds or sesame seeds
- Tangy Dipping Sauce, recipe follows
- Tangy Dipping Sauce:**
- ½ cup sour cream
- ½ cup mayonnaise
- 3 tablespoons Dijon mustard
- 1 tablespoon whole-grain mustard

Preheat the oven to 350 degrees. Cut each triangle of crescent roll dough into thirds lengthwise, making 3 small strips from each roll.

Brush the dough strips lightly with Dijon mustard. Put the mini hot dogs on 1 end of the dough and roll up.

Arrange them, seam side down, on a greased cookie sheet. Brush with egg wash and sprinkle with poppy seeds or sesame seeds. Bake until golden brown, about 12 to 15 minutes. Serve warm with the dipping sauce.

**Tangy Dipping Sauce:** Mix all of the ingredients in a bowl. Cover with plastic wrap and refrigerate until serving. Can be made a day ahead.

### PULL-APART PIZZA BREAD

- 3 tablespoon extra-virgin olive oil, plus more for brushing
- Kosher salt
- 2 pounds store-bought pizza dough, at room temperature
- ¾ cup pizza sauce, plus more for dipping

- 24 pepperoni slices, quartered
- 1 cup shredded mozzarella (4 ounces)
- ¼ cup grated Parmesan (1 ounce), plus more for sprinkling

Position an oven rack in the center of the oven, and preheat to 400 degrees. Brush the bottom and sides of a 9-by-5-inch loaf pan with oil.

Pour the 3 tablespoons oil onto a large dinner plate, and sprinkle with ½ teaspoon salt. Pinch off pieces of dough the size of Ping-Pong balls, and roll them into rough balls. Roll each dough ball around in the salted oil until all sides are coated.

Put half the balls in the prepared pan, slightly squishing them together. Spread half the sauce over the balls, then sprinkle with half the pepperoni, mozzarella and Parmesan. Repeat with the remaining dough balls, sauce, pepperoni and cheeses.

Put the loaf pan on a rimmed baking sheet (to catch any drips), and bake until the bread is puffed up and golden brown, about 25 minutes. Cover loosely with foil, and continue to bake until the bread is cooked through in the middle, about 25 minutes. Let it rest in the pan for 10 minutes, then use dry oven mitts or kitchen towels to carefully unmold. Sprinkle generously with Parmesan cheese, and serve hot. (Let your guests pull the bread apart)

### MINI MEATBALL SLIDERS

- ¼ cup finely crushed corn cereal (such as Corn Flakes)
- 1 tablespoon chopped fresh flat-leaf parsley
- 1 large egg, lightly beaten
- ½ tablespoon olive oil
- 1 tablespoon ketchup, plus more for serving
- 2 tablespoons grated Romano cheese
- ¼ teaspoon kosher salt
- ¼ teaspoon freshly ground black pepper
- 8 ounces 96-percent lean ground beef
- Twelve 2½-inch diameter sweet dinner rolls, halved, (such as King's Hawaiian)

Put an oven rack in the center of the oven. Preheat the oven to 375 degrees. Line a baking sheet with parchment paper and set aside.

In a medium bowl, stir together the cereal, parsley, egg, oil, 1 tablespoon ketchup, cheese, salt, and pepper. Add the ground beef and gently stir to combine. With damp hands, roll the mixture into 12 mini meatballs. Arrange the meatballs on the prepared baking sheet and bake until cooked through, about 15 minutes. Cool for 10 minutes.

Make an indentation in the center of the bottom half of a roll. Slice a meatball in half and put in the indentation. Add about 1 teaspoon of ketchup to the meatballs and cover with the top half of the roll. Repeat with the remaining rolls and filling. Arrange the sliders on a platter and serve.

## The FCSLA Mission Statement

*We provide financial security to our members  
while embracing our Catholic values and Slavic traditions.*

## The FCSLA Vision is to:

*Be a Premier Fraternal Benefit Society  
that offers quality financial products and benefits.*