

Fraternally Yours

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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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APRIL 2015



ŽENSKÁ JEDNOTA

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

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Katie A. Esterle, 24950 Chagrin Boulevard, Beachwood, OH 44122. Residence: (262) 720-7190.

Email: katie.esterle@gmail.com. Barbara A. Sekerak, 6312 Elmdale Road, Brook Park, OH 44142. (216) 676-9332. Email: bas7535@gmail.com.

Dorothy L. Urbanowicz, 27 Crescent Drive, Mones-sen, PA 15062. Residence: (724) 684-8243. Email: doty8613@gmail.com.

EDITOR:

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

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Three Trees

Once there were three trees on a hill in the woods. They were discussing their hopes and dreams when the first tree said, "Someday I hope to be a treasure chest. I could be filled with gold, silver and precious gems. I could be decorated with intricate carving and everyone would see the beauty."

Then the second tree said, "Someday I will be a mighty ship. I will take kings and queens across the waters and sail to the corners of the world. Everyone will feel safe in me because of the strength of my hull."

Finally the third tree said, "I want to grow to be the tallest and straightest tree in the forest. People will see me on top of the hill and look up to my branches, and think of the heavens and God and how close to them I am reaching. I will be the greatest tree of all time and people will always remember me."

After a few years of praying that their dreams would come true, a group of woodsmen came upon the trees. When one came to the first tree he said, "This looks like a strong tree, I think I should be able to sell the wood to a carpenter"... and he began cutting it down. The tree was happy, because he knew that the carpenter would make him into a treasure chest.

At the second tree a woodsman said, "This looks like a strong tree, I should be able to sell it to the shipyard." The second tree was happy because he knew he was on his way to becoming a mighty ship.

When the woodsmen came upon the third tree, the tree was frightened because he knew that if they cut him down his dreams would not come true. One of the Woodsmen said, "I don't need anything special from my tree so I'll take this one," and he cut it down.

When the first tree arrived at the carpenters, he was made into a feed box for animals. He was then placed in a barn and filled with hay. This was not at all what he had prayed for. The second tree was cut and made into a small fishing boat. His dreams of being a mighty ship and carrying kings had come to an end. The third tree was cut into large pieces and left alone in the dark.

The years went by, and the trees forgot about their dreams. Then one day, a man and woman came to the barn. She gave birth and they placed the baby in the hay in the feed box that was made from the first tree. The man wished that he could have made a crib for the baby, but this manger would have to do. The tree could feel the importance of this event and knew that it had held the greatest treasure of all time.

Years later, a group of men got in the fishing boat made from the second tree. One of them was tired and went to sleep. While they were out on the water, a great storm arose and the tree didn't think it was strong enough to keep the men safe. The men woke the sleeping man, and he stood and said "Peace" and the storm stopped. At this time, the tree knew that it had carried the King of Kings in its boat.

Finally, someone came and got the third tree. It was carried through the streets as the people mocked the man who was carrying it. When they came to a stop, the man was nailed to the tree and raised in the air to die at the top of a hill. When Sunday came, the tree came to realize that it was strong enough to stand at the top of the hill and be as close to God as was possible, because Jesus had been crucified on it.

Dear Friends,

The moral of this story is that when things don't seem to be going your way, always know that God has a plan for you. If you place your trust in Him, He will give you great gifts. Each of the trees got what they wanted, just not in the way they had imagined. We don't always know what God's plans are for us. We just know that His ways are not our ways, but His ways are always best.

.Happy Easter

Until next Month, Warmly, Carolyn

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

My dear Sisters and Brothers,

We had a pretty harsh winter here in northeastern Ohio. That is probably not a surprise to many of our members for I am sure that you have found yourselves in the same boat! February here was the coldest February since record keeping began in the later part of the nineteenth century and the second coldest month ever! With this in mind, I am resigned to the fact that I may not get back outside for my daily walks until June! That means instead of seeing and talking with the morning "regulars", I will be keeping abreast of the world, national and local news on the television while on the treadmill during the foreseeable future!

Outside of watching several weekly programs, television is not a top priority in my daily routine. But now that I am rectory-bound for the duration of the cold months, I am resigned to viewing the news programs in the morning. I have taken note lately that there seems to be a vast amount of commercials in between the news segments and, at times, more commercials than programming! I enjoy the diversity of commercials that take to the air. They portray where Americans are with the products that are advertised and how *necessary* it is to utilize these products in order to make life more challenging and/or comfortable. There is one particular commercial, however, that really makes me pause to be grateful for where I live, how appreciative I must be for those who maintain my ability to live where I live, and acknowledge that I must give thanks to those who have given the ultimate for where I live. The commercial, I believe, goes beyond the time of other commercials, and rightfully so. The commercial I speak of is for a group of people, citizens of the United States, our brothers and sisters -Wounded Warriors.

Have you seen this commercial? I do not know how anybody could not but stop to watch this advertisement. From former pictures and film clips and prior to engaging in combat for our nation, the soldiers are taped with their families in happier times. Then the producers speed up to the present day, eliminating

what they were bravely doing for all of us, the tragedy that they encountered in the course of war, and their time of hospitalization and healing to their present, new, normal, lives - some without limbs, others who have lost limbs and the no longer possess memory, and those who live the memories of the tragedies of war. They come back to grateful families who are fortunate to have them return but participate in their sufferings daily. The families become immersed in the wounded warriors' tragedies. It is painful to watch. It saddens our hearts. We are encouraged to help. We are asked to assist the organization monetarily for the cause and I believe that we should give as we are able. In addition, it is so important for us to assist them physically, emotionally, and prayerfully as well. In doing so, we not only show our appreciation for what they gave for us and still give us but also we align ourselves with them. Is this not our duty as citizens? Is this not a part of our Christian vocation?

My dear sisters and brothers, we walked the annual time of fasting, more prayer, and extra almsgiving through Lent, 2015. We once again acknowledged that we are sinners and that we are combatants in the war of sin. The tragedy of this war, inaugurated by Satan and inflicted on humanity at the very beginning, continues today, not only during the annual Forty Days. It challenges the entire world and confronts everyone in every time, as it even did our Savior, Jesus Christ. As Christians, we must align ourselves against Satan. After His baptism by John the Baptist and prior to the start of His public ministry Jesus himself encountered Satan. We read in the Gospel of Mark 1: 12-13, "At once the Spirit drove him out into the desert, and he remained in the desert for forty days, tempted by Satan. He was among wild beasts, and the angels ministered to him" [cf. Matthew 4:1-11, Luke 4:1-13]. Christ's entire ministry in this world was devoted to the eradication of sin and Satan to the point of His Death on the Cross. His Precious Body was wounded on the Cross for us and His Precious Blood spilled out on the wounded world to be saved, not just for Christians but for all people of all time. As Christians who are immersed in His Body and Blood, is it not important for us to continually heal ourselves from the tragedy of sin? To continually assist others physically, emotionally, and also spiritually in their battles against Satan and sin? Is this not our duty as citizens representing the Kingdom? Is this not a part of our Christian vocation?

As wounded as we may be, the annual forty days of Lent has reminded us of our need of healing faith in the war against sin and Satan. Christ's death reveals resurrected hope throughout the Fifty Days of Easter. His Resurrection affirms that we, who are continually confronted and wounded, are healed through His love and forgiveness of sins. He asks us to live, witness, and preach this love and forgiveness everyday of our lives to all peoples. In doing so, we lead others and ourselves to the promised joy of His eternal Kingdom. Jesus affirms this as we read in the resurrection appearance, "He said to them, 'These are my words that I spoke to you while I was still with you, that everything written about me in the law of Moses and in the prophets and psalms must be fulfilled.' Then he opened their minds to understand the scriptures. And he said to them, 'Thus it is written that the Messiah would suffer and rise from the dead on the third day and that repentance, for the forgiveness of sins, would be preached in his name to all the nations, beginning from Jerusalem. You are witnesses of these things. And [behold] I am sending the promise of my Father upon you; but stay in the city until you are clothed with power from the high"' [Luke 24:44-49].

The coldness of winter gives way to the warmth of spring and summer. The wounded are healed and made whole again. Enemies become friends once sin gives way to saving grace. Death is destroyed and Life reigns. Satan is overcome by Christ Jesus our Savior. Rejoice, sisters and brothers in these Fifty Days of Easter! Alleluia! Let all creation sing praise! For our God gives us new life in our Risen Lord forever! Alleluia! Alleluia! Happy Easter!! Message from our National Dresident CYNTHIA M. MALESKI "BE NOT AFRAID..... OPEN WIDE THE DOORS!"



Dear Fellow Fraternalists,

With our recent Bylaws changes, we begin an era where we open our doors to all Christians. If you recall, it was with the words "Be Not Afraid" that Saint Pope John Paul II began his pontificate. He repeated these words many times in a number of historic addresses he gave to different audiences – especially to young people – during his years as Pope. It is time now for us to take

bold action as we build strong, vital leadership to steer this mighty ship named First Catholic Slovak Ladies Association and "Be Not Afraid"!

We are in exciting times, as we see the opportunity for others to be able to gain the benefits of financial security through our products and fraternal benefits. In this issue, we announce our new sales leadership team so we can continue to chart a new course to grow our membership! We also extend our appreciation and thanks to our current National Sales Manager Patrick Braun who built our independent sales force and the accompanying infrastructure for the nationally based fraternal benefit society that First Catholic Slovak Ladies Association has become. Thank you, Patrick!

In this issue, you also see a list of districts, branches and others who have donated to and participated in our 2014 National President's Appeal: "To Protect the Children". I continue to be amazed at the grand response we receive from our branches and districts for our drives for such worthy causes. Thank you again for giving "To Protect the Children".

Our 2015 appeal "FCSLA Unites to Fight Hunger" asks branches, districts and individuals to donate funds and time for our local food pantries and soup kitchens so that those in our midst can receive the food they need. During his World Youth Day address in Brazil in 2013 Pope Francis said: "The measure of the greatness of a society is found in the way it treats those most in need". Let us heed his call during this 2015 Convention Year by focusing on food drives for the needy and marginalized in our society. I know we will do a great job answering this call!

> Fraternally, **Cynthia M. Maleski** National President

Don't Delay

YOU STILL HAVE TIME!

IMPORTANT ANNOUNCEMENT!

WE ARE PROUD TO ANNOUNCE THE FCSLA GUARANTEED ISSUE LIFE INSURANCE PROGRAM NOW THROUGH APRIL 30, 2015.

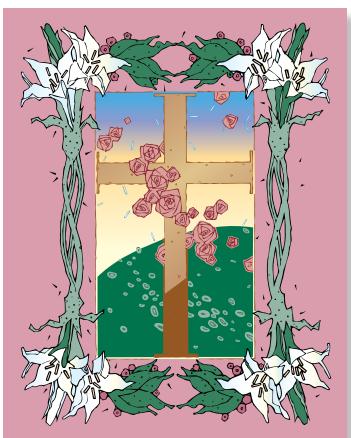
So Why Is Guaranteed Issue Life Insurance Attractive? What Is It?

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.



May the Faith and Hope Given on that First Easter Morning Strengthen, Uplift and Inspire Our Daily Lives that We May Truly Live the Meaning of Resurrection.

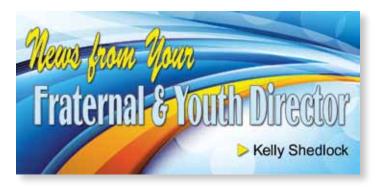
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Nech viera a nádej, ktoré sme dostali ako dar v to prvé Veľkonočné ráno, posilní, pozdvihne a povzbudí náš každodenný zivot tak, že môžeme naozaj porozumieť význam Vzkriesenia.



WHY SHOULD OUR YOUTH GET INVOLVED?



Youth are the future of our country, families, schools, churches and you guessed it — FCSLA.

Why should FCSLA youth members get involved with FCSLA activities? There are so many reasons. Volunteering from a young age will help you throughout your life. Volunteering is such a rewarding experience. When you help someone because you want to and not

because you expect anything in return is a wonderful feeling! That is the main reason for volunteering.

Did you ever think that when you need hours for Confirmation or hours for Graduation that getting involved with FCSLA's Join Hands Day, Matching Funds Projects can help you? Listing that you are a volunteer on a high school application, scholar-

ship application, college application and yes, even an employment application is very beneficial for you. It may give you the edge when the choice is between you and another applicant.



If your branch is not real active – call the branch officer and tell them you want your branch to get more involved in a cause or charity. Even at a young age you have some terrific ideas! And we (and I say we because I am also a branch officer) as branch officers should be taking advantage of your ideas. I want our youth to come to me and say I have this terrific idea how we can help our local animal shelter, would our branch be willing to work with me by sponsoring a Matching Funds project?

There are so many great ideas out there, so many great causes and so many wonderful and talented FCSLA Youth members. Let's get them all together and show what the FCSLA future looks like – it looks pretty BRIGHT to me!

If our youth have any ideas that they would like to share with me that we could do with all of our junior members across the nation please feel free to email me at <u>kelly@</u><u>fcsla.org</u>.

FCSLA Connects . . . Patrick F. Braun, FICF, CLU, LUTCF, National Sales Manager

FCSLA CREATES LEADERSHIP TEAM



Patrick Braun

With the recent by-law change which opens the door for all Christians to become members of FCSLA, the Association is increasing the sales and marketing staff to take advantage of this change. The goal is to grow the Association membership, assets, and life insurance in force. With my retirement coming up in April, a national search was conducted and dozens of candidate resumes were screened and a num-

ber of interviews conducted. It was decided to not only replace me but to beef up the sales management staff as well, creating a sales and marketing team. This team will be comprised of a new national sales manager, two regional sales managers and a sales/marketing manager. Following is a brief bio of each member of the new team:

Albert Heiles Jr. CLU, ChFC, AEP, CRC, LUTCF **National Sales Manager**

Albert Heiles lives in Mars, PA, and has been associated with FCSLA for over nine years. He has the distinction of being the very first independent agent contracted by FCSLA on January 20, 2006. On July 27, 2010, he was promoted to regional sales manager. During his time as regional sales manager, he has recruited nearly 300 independent agents and has qualified for the Association's



joining FCSLA, Albert was a field vice-president with Pacific Life. Albert will be responsible for supervising the FCSLA sales force and the regional sales managers. He will report directly to the national president.

James Morsovillo, FICF Regional Sales Manager

James Morsovillo is a veteran fraternal sales manager. He lives in Aurora, IL. Prior to joining the sales management team at FCSLA, James was the director of recruiting and agency marketing at Five Lakes Financial LLC, the national sales manager at CSA Fraternal Life and the national sales manager at Guarantee Trust Life where he earned a number of



awards, including "Sales Manager of the Year", "Top Sales Producer" and "Multi-Million Dollar Producer". He will be responsible for the FCSLA's Midwestern Territory and will report to the national sales manager.

Maryann Ruben, FICF Sales and Marketing Manager

Marvann Ruben has been with FCSLA as an independent agent since July of 2006. She has qualified for the FCSLA President's Club and has been a sales leader with several other companies as well. She has been a Million Dollar Roundtable qualifier for ten years! Maryann was selected for the newly created position of sales/ marketing manager because of her



knowledge of sales and marketing and also her experience with building her FCSLA branch. She is also a motivational speaker, an author, and an expert in sales techniques. She will report to the national president.

William Hollander, CFFM, FIC

Bill Hollander began his career in 1976 with John Hancock and also sold life insurance and annuities for GE Capital Assurance and Mutual of New York. He was a regional sales manager for the National Catholic Society of Foresters before being recruited to be a regional sales manager for FCSLA five years ago. Bill has a Certified Fraternal Field



Manager designation and is also a Fraternal Insurance Counselor. Bill will report to the national sales manager.

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% AVP

Leaders Conference several times as a manager. Prior to



We are featuring 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 <u>kelly@fcsla.org</u> 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*.

DONATION APPLICATION AVAILABLE

Convention Donation Applications are now available on our website. Please log on to <u>fcsla.org</u> to download and print out a copy of the application. It must be **completed in full** in order to receive consideration for financial assistance at our 41st National Convention.

This information is to be submitted on your stationery and be signed and returned to the Home Office postmarked, delivery service or electronic media dated by <u>April 27, 2015</u>.

Please return the completed applications to:

THE DONATION COMMITTEE First Catholic Slovak Ladies Association 24950 Chagrin Blvd., Beachwood, OH 44122

If you received a donation from our 40th National Convention, your Status Report from that donation must be on file at the Home Office in order to file again this year.

The Philanthropic and Scholarship Committee with the approval of the Board of Directors have determined that the budget for convention donations will be based on 10% of net income for the four calendar years preceding the convention or 1% of surplus at the year-end prior to the convention, whichever is greater.

For questions please contact Jayne Neelon at the Home Office (800) 464-4642.

From the Desk of the **National Secretary**

Sue Ann M. Seich

Have you seriously considered nominating a member of your branch for our Fraternalist of the Year or our Junior Fraternalist of the Year? It seems that every year fewer branches send in nominations for these awards. I know for a fact that there are many members who deserve to be nominated. If you read of all the wonderful causes branches have participated in for our Matching Funds



Projects this alone gives us members who took time from their valuable schedules to organize these projects. I am sure there are many members who volunteer at a variety of different establishments and facilities. I kindly ask you to consider nominating a member this year and recognize their volunteer efforts.

When was the last time you updated your personal information on your life insurance policy or annuity certificate? Quite often we forget to send in updated information if we have a name change, move to a different location or need to change our beneficiary. Please look at your information and let us know if there has been any change so we can keep your information updated.

Our Home Office Staff is required to follow many laws to protect you our member. Many times a family member may call to find out information on a contract. We will not give out information over the phone. We will always ask for the request to be sent in writing to the Home Office. We will check the contract to see who the owner is and who is the beneficiary. We will then send the required documents or respond to the question.

I hope these fraternal reminders are beneficial to you. You are a very important part of our FCSLA family. Our Home Office Staff is here to serve you as a member of our Association. We have opened our doors to new members. How about enrolling a new member and watch FCSLA continue to grow?

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

Sue Ann

NOTICE

We apologize for the flag position on the front cover of the March *Fraternally Yours*. The Web version has been corrected to reflect the United States Flag to the left of the observer, and the Slovak Flag to the right. Thank you!

Streator, Illinois Branch 66 and 470 Scholarship Winners



L-R, seated: Russell Danko, father of scholarship winner Brianne Danko (center) and her mother, Doreen; L-R, standing: Jane Soltis, president and treasurer of St. Ann's Branch S66; Amy Strawn, treasurer of Guardian Angel Branch J470; Mary Ellen Lair, secretary of St. Ann's Branch S66; and Anna Mae Negray, secretary of Guardian Angel Branch J470.



L-R, seated: Bryan Taylor, husband of FCSLA scholarship winner Hillary Schmitz (center, left), Schmitz's daughter, Eleanor, and Schmitz's mother, Lynn Schmitz; L-R, standing: Jane Soltis, president and treasurer of St. Ann's Branch S66; Amy Strawn, treasurer of Guardian Angel Branch J470; Mary Ellen Lair, secretary of St. Ann's Branch S66; and Anna Mae Negray, secretary of Guardian Angel Branch J470.

Recipients of FCSLA Scholarships



Sarah Smith Guardian Angel Branch J470 (Streator, IL)



Sarah Kaschke St. Ann's Branch S66 (Streator, IL)



Jenna Wampler St. Ann's Branch S66 (Streator, IL)

BRANCH W093 2014 Special Events

Branch W093 (Tabor, SD) celebrated some proud moments in recent months with the selection of our own Bonnie Vavruska as the National FCSLA "Fraternalist of the Year". Bonnie lives the values of FCSLA every day with her dedication as wife, mother, and registered nurse, as well as being an active member of her church and the Tabor community. Congratulations Bonnie!



Fraternalist of the Year, Bonnie Vavruska with her family in August 2014.

* * *

The Branch also honored our two scholarship winners at our annual "Feast of the Holy Family" Brunch. Kayla Kloucek (national and local winner) is a 2014 graduate of Bon Homme High School and is currently a first year student at Mitchell Technical Institute, Mitchell, SD. She is the daughter of Mike and Anita Kloucek of Scotland, SD. Jordan Hejna (local winner) is a graduate of Yankton High School and is a freshman at South Dakota State University in Brookings, SD. He is the son of Mark and Renee Hejna of Tabor, SD. Congratulations to our winners Kayla and Mark!



Scholarship winners Jordan Hejna and Kayla Kloucek with President Gary Sestak on December 28, 2014.

Branch W108 Holds Annual Junior Member Christmas Party

Branch W108, Omaha, NE, held its annual junior member Christmas Party on Sunday, December 14th at Millard Social Hall. All junior members of the Branch W108 were invited to attend and were asked to bring their parents and grandparents to help celebrate the Season. Each person



The Jelinek children – young and younger pose with Santa.

attending brought a new toy to donate to the Toys for Tots program. Over 100 exciting toys (just ask the children who gave their approval for all the wonderful gifts) were collected and delivered to Toys for Tots. Eddie Catering prepared a delicious meal of chicken and roast beef with all the trimmings. While

411st NAVITIONALL CONVIENTION ANNOUNCIEMIENTIS

DELEGATE FORMS: Forms have been sent to the branch secretary. Delegates should be staunch supporters of the association and active within their branches, have an understanding of the scope of the organization and be willing to travel to Louisville, KY from October 3-8, 2015. Completed forms, including alternate delegates, should be returned to the Home Office, postmarked, delivery service or electronic media dated by May 4, 2015.

BYLAW CHANGE: Anyone wishing to submit a bylaw change for consideration must do so in writing to the attention of Cynthia Maleski, National President, 24950 Chagrin Boulevard, Beachwood, Ohio 44122. All submissions must be signed and postmarked, delivery service or electronic media dated by April 27, 2015.

CANDIDATES FOR NATIONAL OFFICE: Anyone wishing to aspire to National Office must return an intent form, available from Sue Ann Seich, National Secretary, along with resume and non-refundable registration fee to the Home Office. All materials must be postmarked, delivery service or electronic media dated by August 2, 2015. Please review the requirements for National Office, including Court of Appeals, contained in the newly revised bylaws, Section III, Leadership & Governance Structure, starting on page 9 of the new Bylaw book.

GUESTS: Please note that guests are allowed to attend the convention, but are responsible for all their expenses (travel, room food.) More information will be forthcoming.

the children and their families enjoyed the meal, the Roncalli Catholic High School acapella choir serenaded all. After the meal, the choir entertained those present with a medley of Christmas songs, both old and new. The highlight of the



Donated toys for Toys for Tots fill a car.

afternoon came when the Jolly Old Elf himself appeared while everyone, led by the choir, sang "Santa Claus Is Coming to Town". Each youngster met with Santa individually and was given a gift bag from the Branch and FCSLA. After everyone (including some Moms and Dads) talked to Santa, Santa posed with the children for Christmas photos and then left to make sure everything was ready at the North Pole for his round the world trip on December 24th.



Santa and the Roncalli Catholic Choir.

\$1,000 Scholarship Available

The United Slovak Societies of the American Slovak Club, 2915 Broadway in Lorain, OH is offering a non-renewable scholarship of \$1,000 to eligible graduating seniors entering college. The applicant must have a 3.5 grade average out of a 4.0 and must have been a member in good standing of St. Ann's Lodge FCSLA Branch S114 in Lorain for a period of at least 5 years.

Please contact Margaret Thomas for an application. Phone 440-288-1492 or e-mail at mugsann@ gmail.com. Deadline for applications is May 30th.

2014 National President's Appeal "To Protect the Children" Donors

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Branch W054Lucan, MNBranch S055Frackville, PABranch S350Wilkes Barre, PABranch W056Lonsdale, MNBranch S066Streator, ILBranch S408Westlake, OHBranch W057Bryan, TXBranch S072Peckville, PABranch S410Nesquehoning, PABranch W177Bryan, TXBranch S072Peckville, PABranch S421Willow Springs, ILBranch W145Owatonna, MNBranch S077White Oak, PABranch S421Willow Springs, ILBranch U145Owatonna, MNBranch S084Sewell, NJBranch S422Warren, OHBranch J007Sewell, NJBranch S084Sewell, NJBranch S422Warren, OHBranch J012Windbar, PABranch S086Monessen, PABranch S426Monogahela, PABranch J013Scranton, PABranch S096Hazle Twp, PABranch S425Whiting, INBranch J046Lansford, PABranch S108Peckville, PABranch S445Brookfield, ILBranch J066Canfield, OHBranch S144Lorain, OHBranch S485Brookfield, ILBranch J067Branchburg, NJBranch S149Oregon, OHBranch S552Chagin FAS, OHBranch J112Mout Pleasant, PABranch S150Phoenixville, PABranch S55Chagin FAS, OHBranch J112Mout Pleasant, PABranch S160Proenixville, PABranch S552Chagin FAIs, OHBranch J114Lorain, OHBranch S55Chagin FAIs, OHBranch S164Sereeksville, OHBranch J115<	Branch W033	Fort Atkinson, IA	Branch S046	Darien, IL	Branch S319	Hellertown, PA
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Branch S028 Johnstown, PA Branch S289 Merrillville, IN Total 49,645.0	Branch S010	Cleveland, OH	Branch S283	Dunmore, PA	Marjorie Strbjak	
	Branch S028	Johnstown, PA	Branch S289	Merrillville, IN		Total 49,645.0

Total 49,645.00

11th Consular Tour to Slovakia / August 23-September 2, 2015

Slovak Honorary Consul Joseph Senko has visited Slovakia 25 times since 1995, including ten tours which he has arranged and escorted. His wife, Albina, was born and raised there. Over 270 people from the United States have enjoyed these tours with Joe and Albina.

With this experience, the Senkos have created a customized tour for 2015 which will take participants across Slovakia with stays in first class hotels each night.

In addition to touring many historic towns in Slovakia, famous historic sites in neighboring Vienna, Austria and Budapest, Hungary will also be visited. The Senkos' tour of Slovakia will take participants from west to east through Bratislava, the Slovak capital; Trnava, known as the "Little Rome" of the country; Modra, where guests will see a demonstration at a ceramics factory; the world famous spa town of Piestany, historic Banska Bystrica, the High Tatras, the famous town of Levoca; Bardejov, which is included on the list of UNESCO World Heritage sites; Presov, the sister city of Pittsburgh; and Kosice, the second largest city in Slovakia.

In addition to visiting several famous castles and museums, participants will enjoy listening to live folk music, touring many historic churches, and dining in several typical Slovak restaurants.

Unique to this tour is: receiving a spa treatment; attending a mock Slovak wedding; rafting on the Dunajec River; several wine tastings; and meeting with several Slovak dignitaries.

As the group travels through the various regions of Slovakia, arrangements can also be made for participants to visit relatives or family towns and villages. (This is at an additional cost.)

These are just some of the highlights of the tour. The 11 days promise to be both enjoyable and educational. Visitors will be pleasantly surprised at what Slovakia has to offer.

For a detailed itinerary and payment schedule, contact Joe Senko at 412-956-6000 or itsenko@aol.com. Also contact Joe for a list of hotels, flight schedules, payment schedule, and restrictions.

St. Joseph's District 13 Holds Annual Meeting

St. Joseph's District 13 of South Dakota met for their annual meeting in Dante, SD on November 9, 2014 at noon. Branch W109 served a very delicious meal which was followed by the annual meeting. Officers were elected and areasfollows: Ronald Sestak, President; GregSchneider, Vice President; Dennis Povondra, Treasurer/Historian; Teresa Bartlett, Secretary. Msgr. C. Hermann and priests of our parishes were appointments as well. Monsignor Hermann installed the officers. At the close of the meeting, door prizes were awarded and everyone enjoyed some leisure conversation. Tabor Branch W093 will host next year's annual meeting.





PRESIDENT'S APPEAL DONATION PRESENTED

Bernadette Demechko, Financial Secretary of Branch S161/J192, and Pat Granchay, President of S156/J66, visit with Brian Antal, President of St. Vincent DePaul Society, Mahoning District, at the Society's annual steak fry. Pat presented Brian with



L-R: Bernie Demechko, and Pat Granchay with Brian Antal, President of St. Vincent de Paul Society at a recent steak-fry fund raising event.

a check for J66 for \$500 as Part of the National President's "Protect the Children 2014 Appeal". Bernadette had sent the St. Vincent de Paul Dining Hall two \$500 checks (one each from S161 and J192) as part of the same Appeal. Money donated will be used for 'snack packs' given to students in the after-school latchkey programs in the schools. Branch S156 had also sent \$500 to a Youngstown City School to assist with educational supplies.

Bishop Creates Mysteries

What does a Bishop do in retirement — besides being about his priestly duties? The Most Reverend Joseph V. Adamec, Bishop Emeritus of Altoona-Johnstown and a member of the First Catholic Slovak Ladies Association, writes and publishes mystery novels. He has just published his second, titled *Heir Non-Apparent*.

This second novel, as well as his first (*Flight of the Beetle*), is based on one of the nine dinner mysteries that he had written and produced while still in service as Diocesan Bishop. In writing the novels, he draws upon his experiences as a young boy growing up in a small town in the state of Michigan. There are references to such things as wash day at the home as well as how the Sunday chicken soup came about — from egg to pot. Also included are descriptions of telephones, cars, and grocery stores of his time. While the settings are real, the plots are fictitious.

"This is as close as I am going to get to writing an autobiography," the Bishop said.

Writing has been an interest of Bishop Adamec for most of his life. He wrote for his high school newspaper and then studied journalism at Michigan State University, where he also served as Co-Editor of the dormitory paper. As a seminarian in Rome, he wrote articles for newspapers in both English and Slovak. Even as an active bishop, his hobby was to write dinner mysteries, which took place at the Bishop's Residence and served to chase away the winter doldrums for the Chancery Staff and others. Upon his retirement, the Bishop decided to try his hand at writing and publishing books.

"However, I was feeling guilty writing mystery novels as an ordained clergyman when I should be doing something for the Church," explained the Bishop.

Bishop Joseph solved his dilemma by donating the books to the diocesan Catholic Charities. At \$25.00 per book, the income generates much needed funds with which to help the poor of the Allegheny Mountains in Central Pennsylvania, according to the Charities' Director, Mrs. Jean Johnstone. She welcomes inquiries about the books' availability at the Catholic Charities' address: P.O. Box 1349, Altoona, PA 16603.

"Donating the books to Catholic Charities eases my conscience," the Bishop said. "This way, I get to do what I have always enjoyed doing and am able to help God's poor in the process. And the books make excellent gifts for both youth and adults."

The hard-cover books are self-published works of about 295 pages each. The plot of *Flight of the Beetle* revolves around a missing brooch, an heirloom of the Tahftnut family. That of *Heir Non-Apparent* has to do with the settlement of a missing person's estate.

Bishop Adamec served as National President of the Slovak Catholic Federation for a number of years. Currently, he is the Episcopal Moderator. He was the co-founder and Chairman of the Conference of Slovak Clergy. Today, he is its Vice-Chairman. He was ordained as Bishop of Altoona-Johnstown by Cardinal Jozef Tomko on May 20, 1987. He retired from that office in April of 2011.

Chicago District President and St. Simon Parishioners Welcome Archbishop Blasé J. Cupich

Saint Aloysius Parish, Chicago, was the hosting site for the Chicago Vicariate III Welcoming Mass for Archbishop Blasé J. Cupich on Monday, January 12, 2015. Chicago District President, Mary Therese Tylus along with Fr. Kristian Libant. CM and three members of St. Simon the Apostle Slovak Parish, Maria Lukasova, Carmen Garcia, and Margarita Macias attended the Welcoming Mass and reception that followed. Fr. Kristian was one of 57 priests from the Chicago Vicariate III who concelebrated the mass with the Archbishop. Those in attendance at the reception had the opportunity to personally welcome the Archbishop and have their photo taken with him. Mary Therese welcomed the Archbishop on behalf of the National, Chicago District and Branch Officers and members of the FCSLA to Chicago. Pictured below from left to right are: Mary Therese Tylus, Maria Lukasova, Archbishop Blasé Cupich, Fr. Kristian Libant, CM, Carmen Garcia and Margarita Macias.



SCHOLARSHIP OPPORTUNITIES

THE UNITED SLOVAK SOCIETIES OF LORAIN, OH ANNOUNCES SCHOLARSHIP OPPORTUNITIES FOR GRADUATING HIGH SCHOOL SENIORS

The United Slovak Societies of the American Slovak Club in Lorain, OH has applications available for a scholarship program tailored for graduating high school seniors who are entering college and meet eligibility rules. The student must be a member in good standing of any of the five organizations that make up the United Slovak Societies for at least five years. These include: First Catholic Slovak Ladies Association Branch 114, First Catholic Slovak Union Branch 228, Slovak Catholic Sokol Wreath 111, National Slovak Society Assembly 160, and Ladies Pennsylvania Slovak Catholic Union Branch 77.

Complete rules and applications can be obtained by contacting Helene Virant at 440/282-3325, or may be picked up at the Club. Deadline for applications is May 30, 2014. Lastly, students are encouraged to contact their local branch presidents for any additional scholarship opportunities that may exist.

60th Wedding Anniversary Celebrated in West, Texas

Ann Matula (W77, West, Texas) was wed to Robert Anthony Skrobarczyk on January 15, 1955 at Corpus Christi Cathedral, in Corpus Christi, TX. They celebrated their 60th wedding anniversary with a mass at St. Pius Catholic Church on January 17th, 2015, followed by a dinner at a local restaurant. Their nephew and Mass celebrant, Rev. Paul Hesse, gave them a special blessing following the Mass and their six children presented them with a Papal Blessing from Pope Francis. They are also blessed with 12 grandchildren and one great-grandchild.



Slovak Heritage Group Meetings Schedule for 2015

The WPSCA will once again present the Slovak Heritage Programs on the first Monday evening of each month from 7-9 p.m. at the Mount Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, PA 15228; phone (412) 531-1912. It's free for both members and non-members. The agenda is as follows:

➤ May 4 — FROM THE VELVET REVOLUTION TO THE EUROPEAN UNION: Bozena Hilko, instructor for the WPSCA Slovak language classes and native of Slovakia, will give a brief history of what transpired in Slovakia during this period.

➤ June 1 — SITES TO SEE IN SLOVAKIA: Theresa Dostalik is a frequent traveler throughout Europe. She has toured Slovakia on numerous occasions. Theresa will 'show and tell' us about her favorite spots in Slovakia.

➤ October 5 — SUMMER SCHOOL IN SLOVAKIA: Bethany Kaylor, the 2014 WPSCA Scholarship winner, will tell us about her experiences attending the summer language and culture classes at Comenius University in Bratislava. Since Bethany is still a student at the University of Oregon, she has prepared a video of her experiences.



Amy Marie Lagzdins, a 5th generation FCSLA member, daughter of Peter and Andrea Lagzdins, and granddaughter of Richard and Susan Talpas, all members of S221, Cleveland, OH, was married to Matthew John Miley, on December 13, 2014. The couple's beautiful wedding Mass took place at St. Bartholomew Church, Middleburg Heights, OH and a memorable reception with family and friends followed. Amy is a Speech-Language Pathologist for the Cleveland Clinic and Matthew works as a Geographic Information Systems Professional for CT Consultants.

THREE GENERATIONS SHARE WEDDING DRESS TRADITION

Pictured (below) are Susan Talpas (left), Amy Miley, and Andrea Lagzdins, three generations of women who have enjoyed this beautiful wedding dress. Susan (Barilla) Talpas wore the dress when she married Richard Talpas in 1958. In 1982, when their daughter Andrea married Peter Lagzdins, she wore the same dress. Susan and Andrea are each holding their wedding portraits. This past December (see article at left), Peter and Andrea's daughter Amy wore the dress for her wedding rehearsal. The dress is holding up well and may even be seen at a future generation's weddina!





2015 Slovakia Heritage Tour September 11-20, 2015

Experience Slovak culture, history, and life in Slovakia today, up close and personal on the 2015 Slovakia Heritage ten-day, small group tour. From September 11-20, we'll explore important cities and historic sites as well as folk-life museums, mountain resort towns, beautiful countryside, and the mix of medieval towns to Soviet-era remnants that make Slovakia such an interesting small country to visit today. Optional genealogical research and ancestral village visits available.

For more information visit <u>www.slovakiaheritage.com</u> or contact Judith Northup-Bennett, Slovakia Heritage Tours, 978-544-5144 or <u>connectionswork4u@hotmail.com</u>

Exchange November Wedding Dows

Jenilee Ann Novotney and Matthew Ryne Spaniol (both members of S66, Streator, IL) exchanged wedding vows on November 28, 2014 at the Cathedral Basilica of St. Louis, MO.

Officiating the ceremony was Reverend Monsignor Joseph D. Pins. The reception was held at Windows on Washington in downtown St. Louis. Jenilee is a 2004 graduate of Streator High School and is a geriatrics nurse in the Webster Groves, MO area. Matthew is a 2004 graduate of Woodland High School and is a controls system engineer at a downtown St. Louis firm. The couple spent their honeymoon in Monetgo Bay, Jamaica and now resides in Fenton, MO. Jenilee is the daughter of Michael (S66) and the late Eunice Novotney, and granddaughter of the late Eugene and Dolores Novotney (S66), all of Streator, IL.

Matthew is the son of Phil and Diane Spaniol (S66), grandson of Ed and Marcie Leskanich (S66), and the late Lawrence and Betty Spaniol, all of Streator, IL. Matthew is also a past FCSLA scholarship recipient.



Sr. Branch 114 Holds Annual Dinner and Meeting

The members of S114 in Lorain, OH celebrated their annual December Meeting and Christmas Dinner on Sunday, December 21, 2014 at the American Slovak Home. President Bernie Danevich welcomed all members followed by a prayer and meeting with the previous months minutes read by Cindy Sams and the treasurers' report given by Joanne Mrosko. A yearly report of both branches was given, where activities and the special convention were discussed. Election of officers followed with the current officers agreeing to serve for the next year. The meeting ended with poinsettias, and money door prizes being raffled off and gifts from the Home Office distributed. Members enjoyed a delicious hot meal and visiting with fellow members.









50th Anniversary of Ordination Held for Reverend John Albosta

The parish of St. Peter and Paul located in Plains, PA held a special liturgy and reception to honor Reverend John Albosta of Nanticoke. PA on the occasion of his 50th Anniversary of Ordination to the priesthood. Father Albosta was last assigned to this parish before his retirement. Current pastor Father John Boyle and his parish committee made arrangements for the special occasion which was very well attended. Father, native to Nanticoke, PA, graduated from high school there. He then attended King's College, Wilkes-Barre, PA. He transferred to The Catholic University in Washington, D.C.; at North American College, Rome, Italy, Father completed his theological training as a seminarian. Father returned to his native Diocese and started as assistant pastor at Sacred Hearts of Jesus & Mary, SS Peter & Paul (both Scranton, PA) and Holy Saviour (Wilkes-Barre). Later Father was pastor at St. Peter Parish (Wellsboro), Our Lady of Lourdes Parish (Montoursville), and St Mary Parish (Waymart). At SS Peter & Paul Parish (Plains) Father served as senior priest.

ATTENTION 65+ MEMBERS:

For the age 65+ members who received special word search puzzles in the mail – please read the instructions. **Do not mail them in now.** You must mail all 6 in at one time. The sixth one will be in the October *Fraternally Yours* issue. Thank you!

VISIT SLOVAKIA

Remember how your parents and grandparents referred to their birthplace as "The Old Country?" Now is the time for you to visit their ancestral homeland. Youngstown-Spisska Nova Ves Sister Cities has scheduled its 18th annual tour for July 13-27, 2015. Tour guides, Jim and Kay bench, have again scheduled interesting events which include musical folk groups, dinner at koliba (shepherds' hut), rafting on the Dunajec River, viewing decorated homes at Cicmany, visiting Tichy Potec, (the Slovak Williamsburg with towns replicating an old Slovak village), and relaxing in the thermal waters of the spa in Sliac. You can visit your relatives and you will also enjoy a luncheon reception with the Mayor of our Sister City, Jan Volny.

For more information contact: Jim Bench (cell phone) 724-858-5843; email: jmbenck@yahoo.com Kay Bench (cell phone) 724-771-7900

Travel arrangements through Adventure International Travel (Paul Hudak) 1-800-542-2487

(Paul Hudak) 1-800-542-2487 Email: Paul@adventuretravel.com

Branch 161 Members Attend ASCA Vilija Dinner

Branch 161 (Youngstown, OH) paid the \$20 admission for fifty-one of its members to attend the Parish Vilija Dinner, held on December 14, 2014, sponsored by the American Slovak Cultural Association.



Left side: Branch President Ginny DeLuca, Agatha Fabiny, Marge Hamrock, guest of Frank Miketa; Fran and John Miketa. Right side: Fred DeLuca, Frank Fabiny, Marie Yurco, Nancy and Clem Clausen enjoying the Vilija dinner.



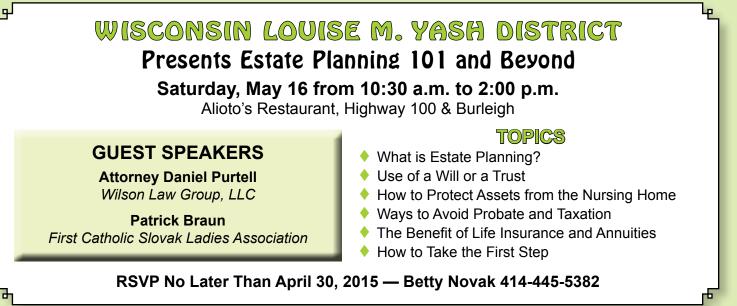
Left: Roseann Morrow, Paul Armour, Ann Hruska, Mille Kust and Rita LoGuidice. Right: Theresa Leonard, Rosemary Goodwin, and Joanne Testa enjoying each other and the Vilija dinner.



The Danko's (3); with Ceil Schlossr; and John and Mary Firment enjoying the Vilija Dinner.



The lottery tree or the 50/50 was used by S161 Auditor Loretta Ekoniak as a Matching Funds Project for Branch 161. Loretta serves as President of the American Slovak Cultural Association, sponsor of the Vilija Dinner for over 30 years. Branch Secretary Mille Kust served as Chair and raised \$1,200 and donated \$600 to the parish. The efforts raised money for new altar cloths.





JERALDINE ANN SZYMANSKI, S114



After a courageous battle with breast cancer, Jeraldine was called to the Lord on November 20, 2014. She was born on January 28, 1944, in Sealy, TX, to Julius and Lucille Zurek of Wallis, TX. She graduated from Wallis High School in 1962. In 1966, she married Joseph "Jodie" Anthony Szymanski of East Bernard, TX. After serving the community as a beautician for over 20 years, she completed her lifelong dream of earning a degree. She graduated from the

University of Houston-Victoria in 1990 and became a teacher. For 19 years, she touched the lives of many students at Deaf Smith Elementary School, in Richmond, TX. She was named the 2002 Elementary Teacher of the Year by the Lamar Consolidated Independent School District. She is survived by her loving husband, Jodie Szymanski of Eagle Lake; son and daughter-in-law, Jeffery and Sarah Szymanski of Houston, TX; son and daughter-in-law, Dr. Jonathon and Lisa Szymanski of Pineville, LA; four grandchildren; sister Cornelia Hinze of Sealy, TX; and sister-in-law Gloria Demny and husband Don of East Bernard, TX. Preceding her in death were her parents; in-laws and a brother-in-law.

PAUL JOSEPH ANDERLE, W047

Paul Joseph Anderle, age 91, passed away on November 16, 2014. He was born April 28, 1923, the son of Joseph and Anna (Cacka) Anderle. On June 25, 1945, Paul married Edna Ellis at St. George Catholic Church in Glencoe, MN. They were able to share in 67 years of marriage before Edna's death. Paul was a lifelong dairy and crop farmer on the Anderle farmstead in Rich Valley Township into his 80's. He will be remembered as a man with a big heart, strong Catholic faith, perseverance for hard work and dedication to his family. He was an avid Green Bay Packer fan (he never missed watching a game on TV.) He is survived by his children: Marlene (Don) Havelka of Glencoe, Paul Anderle, Jr. of Silver Lake, Betty (Roger) Steele of Spicer, Judy (Ralph) Anderson of Willmar, Mary (Randy) Nass of Dassel, and Nancy (Tony) Humlicek of Silver Lake, nine grandchildren; two step-grandchildren; five great-grandchildren; and two step great-grandchildren. He is preceded in death by his parents, wife Edna (January 24, 2013), and three sisters.

AGNES BRABEC, W080



Agnes Brabec, 81, of Clarkson, NE died November 23, 2014. She was born August 31, 1933, in Dodge County to Joseph and Pauline (Hajek) Vacha. She graduated from Dodge High School. On January 24, 1952, she was united in marriage to Ervin Brabec. After Ervin's service to the country during the Korean War, they farmed north of Clarkson until 1958 when they moved to the Brabec home place northwest of Clarkson. She was a member of Sts. Cyril & Methodius

Catholic Church where she was active in the Ladies Guild. Agnes is survived by: daughters, Donette (Galen) Albrecht of Fremont, Cheryl (Mikeal) O'Quin of Friendswood, TX, Janice (Preston) Hoelscher of Chapman, KS, Joan (Randy) Chitty of Doniphan, Mary (Jeff) Stodola of Clarkson, Carla (Kelly) Kjelden of Groton, SD, and Tamara Brabec of Fremont; sons, Tim (Michelle) Brabec of Clarkson and Michael (Kathy) Brabec of Clarkson; daughter-inlaw, Kathy Ann Pieper of Lincoln; brother-in-law and sister-in-law, Otto (Wanda) Brabec, Jr. of Fremont; sister-in-law, Valdene Brabec of Clarkson; 35 grandchildren; and 29 great-grandchildren. Agnes was preceded in death by her husband, son, Daniel; and parents. Memorials are those of the family choice.

JOHN P. 'JACK' KASCHAK, S344



John P. "Jack" Kaschak, 76, passed away peacefully on November 20, 2014. Jack was born May 25, 1938, a son of John and Pauline Snyder Kaschak of Youngstown, OH. He was a graduate of East High School. Jack was employed and retired from LTV Steel, where he held the office of secretary for the union. He was also a Reserve Deputy Mahoning County

Sheriff. Jack loved spending time with his grandchildren. He was a member of the Byzantine Men's Association, as well as St. Nicholas' Men's Softball League. Jack was also a coach for BCC football.

He leaves to cherish his memory, his sons, John (Cheryl) of Allen, TX, Mark (Christine) of Poland, and Jeffery (Tracy) of Poland; a brother, Richard (Janice) of Austintown; 12 grandchildren; and many nieces and nephews. Besides his parents, he was preceded in death by his wife, Martha L. Kol, whom he married on July 29, 1961, and who passed away on January 18, 2004.

AGATHA BAUMERT, W080



Agatha Baumert was born February 17, 1924, in Grandview, IA, to Joseph and Anna (Wittrock) Lechtenberg. She graduated from St. John the Baptist Catholic High School in Petersburg and went on to college at Creighton. Agatha earned her teaching certificate and taught in Dodge. It is here that she met Earl Baumert and they were united in marriage at

St. Joseph's Catholic Church in Dodge. Agatha enjoyed gardening, cooking, being involved in church and community organizations and polka music. Agatha had a flair for fashion and will always be remembered for that extra little "bling."

Agatha is survived by son David (Marta) Baumert of Stanton, daughter DeLoris "Dee Dee" (Doug) Moore of El Cajon, CA, daughter Charmayne (Gary) Brabec of Leigh, son Bob (Diane) Baumert of Stanton, daughter Rachelle (special friend Steve Swanson) Jelinek of Scribner, daughter Marchelle (Tony) Sayers of Clarkson, daughter Madalyn (Roger) Haist of Norwalk, IA, son Jerry (Annette) Baumert of Clarkson, daughter Charlene (Gordie) LeClair of Sioux Falls, SD, 35 granchildren, 54 great-grandchildren. Agatha was preceded in death by husband Earl, grandchildren Dominic and Tracy, great-grandchild Paige, and her parents.

ALBERT "AL" PRAMUK, S81

Albert "Al" Steve Pramuk, age 87, passed away December 12, 2014. He was born in Whiting, IN on March 28, 1927 to Stephen and Helen (Yager) Pramuk. Al proudly served his country with the

United States Navy during World War II. He graduated from the Walton School of Commerce with a degree in Accounting. He was employed by The Budd Company for 30 years, in various management positions. Upon early retirement, he continued his career at Newcor Machine & Tool, Inc. where he served as Treasurer. Al was a lifelong member of the Catholic Church. Upon retirement, Al and his wife, Eileen relocated to Fairfield Glade, TN for 15 years, and then seven years ago relocated to Grand Rapids, MI to be closer to family. Al is survived by his wife of 62 years, Eileen (Rogowski) Pramuk; children: Daniel (Terry) Pramuk; Patricia (Joe) Bielec; Nancy (Dan) Richenderfer; Carol (Dan) Kasischke; Alan (Cindy) Pramuk; David (Beth) Pramuk; and Jane (Brian) Krug; 13 grandchildren; three great-grandchildren; brother, Richard (Ann) Pramuk and many nieces and nephews. He was preceded in death by his parents, brother Robert, and granddaughter, Grace. In lieu of flowers, memorial contributions may be made to Hospice of Michigan, 989 Spaulding SE, Ada, MI 49301.

PAUL E. GATES, S77

Paul E. Gates, 87, of North Versailles, PA, died December 30, 2014. Paul was born April 10, 1927, in McKeesport, PA, a son of the late Paul and Anna Gajdzik. He was the beloved husband of Matilda (Pavuk) Gates for 62 years and loving father to Karen (Ron) Bevan, Glenn (Karen) Gates and Gary Gates. He was the proud grandfather of Carlin (Garrett) Fisher, Bryant (Molly) Bevan, Jason (Denise) Wills, Joshua (Christy) Wills and Hannah Gates. He doted on his 3 great-grandchildren: Caroline, Ethan and Caitlin. He is survived by numerous nieces and nephews. Paul was a World War II veteran. He was the proprietor of Paul E. Gates Auto Service. He was a member of St. Colman Church, life member of the Elks and for years served as a leader for Boy Scout Troop 85. Contributions can be made in Paul's name to St. Colman Church.

MILDRED "MILLY" MIKUS, SZJ



Mildred "Milly" Mikus, 89, passed from this life on November 15, 2014 after a brief illness. She married John Mikus, the love of her life and husband of nearly 67 years, on February 7, 1948. They spent the first few years of their marriage in Pennsylvania before moving to Willoughby Hills, OH, where they raised their family of five children. She was a loving wife, mother, grandmother, great-grandmother and homemaker who dedicated her entire life to her

family. A life-long Catholic, she was a member of St. Noel's parish in Willoughby Hills, OH. In her final years, even though suffering from Alzheimer's, she maintained an excellent sense of humor and positive attitude. As her final act of kindness, she donated her body to Case Western Reserve Medical School for research. She was preceded in death by her parents and brother, Robert Kocian and sister, Ellie Tognarine. Her survivors include: husband John; children, David (Linda Marx), John (Kathy Hart), Jim (Laurie Greuter), Mary Myles (Ken), Nancy Kurnick (George); 10 grandchildren; 1 great-granddaughter; and numerous nieces and nephews. In lieu of flowers, memorial contributions can be made in Mildred Mikus' memory to the Alzheimer's Association, P.O. Box 96011, Washington DC 20090 or the Salvation Army Metropolitan Division, 5040 N Pulaski Rd., Chicago, IL 60630.

MARGARET A. McHUGH, S230



Margaret Pramik McHugh, 102, of South Carolina, formerly of Whitehall and Allentown, PA, died on November 22, 2014. She was the wife of the late William McHugh. Born in Fullerton, she was the daughter of the late Matthew and Rose (Biss) Pramik. She was a member of the Women's Auxiliary, Fullerton American Legion, and Immaculate Conception Church. Survivors: Daughters, Nancy Steckel (John) of South Carolina, Joan Zang (Dave) of Maryland;

two grandchildren, Matthew (Sherrie) of North Carolina, Christine of Texas; two great-grandchildren Hudson and Peyton Steckel of North Carolina; sister, Rose Tauber of Whitehall; brother, William (Patricia) of Allentown.

NICHOLAS KUTSMEDA, S154



Nicholas Kutsmeda of Fallsington, PA, died June 5, 2014 at Chandler Hall. He was 92. Born in Clearfield, PA, Mr. Kutsmeda had been a resident of Lower Bucks County since 1955 and was a member of St. Joseph the Worker parish. His passion was to have his own garage and he was a successful businessman in the auto body industry for over 50 years. He was talented at fixing anything and truly enjoyed the challenge

it brought. Mr. Kutsmeda enjoyed working in his garden, fishing and hunting. He also enjoyed taking vacations, especially to North Carolina, Florida and the New Jersey shore.

He was the beloved husband of Josephine for many years. Loving father of Ronald N. (Donna), Robert (Janice), Gary J. and Michelle Egan (John). He was the devoted grandfather of six; and great-grandfather of four. He will also be sadly missed by his brother, Steve Kutsmeda; his sister, Susan Martin; and several nieces and nephews.

IRENE J. SMEE, S86



Irene J. Smee, 93, of Edwardsville, PA, passed away peacefully on December 9, 2014, in Green Ridge Health Care Center, Scranton. Irene was a daughter of the late Clem and Anna Rusnak Leczkowski, Edwardsville. She was the widow of Henry Smee, who died February 6, 1967. She attended Edwardsville schools, then worked for her father and uncle, Leo Yates, in the grocery store, retiring from Percy Brown's

Grocery Store, Wilkes-Barre. Irene ran the West Side Travelers for 25 years, going on many great trips.

In addition to her husband, she was preceded in death by her sister, Marion and her husband, Anthony Komsisky. Irene is survived by her niece and caregiver, Andrea Komsisky, Archbald; cousins, friends, nieces and nephews. Her niece, Andrea, would like to thank Dr. Nicholas Dodge, Dunmore, the nurses, aids and therapist at Green Ridge Health Care Center and Celtic Hospice for their care and compassion.

PARISH FEEDS THE HUNGRY

Sister Jeanne Ambre, SS.C.M., and 75 volunteers at Queen of the Most Holy Rosary Parish in Elysburg, PA, recently participated in a project to help address the problem of world hunger. The Parish raised \$5,000 to send 10,000 nutrient-rich meals for undernourished children and their families in Burkina Faso, West Africa. The country has been devastated by drought and hunger. The volunteers worked in teams to pack meal bags, weigh and seal the bags, box and stack them on pallets, and load the pallets and equipment onto a truck. Each meal combined rice, soy, dehydrated vegetables and

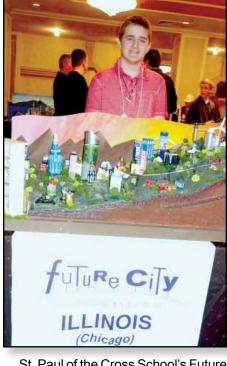
a flavoring mix that includes 23 essential vitamins and minerals into small meal packages. The meals are shipped throughout the world to support school feeding programs, orphanages and crisis relief. The program is sponsored by Helping Hands,



a joint effort by Catholic Relief Services and Stop Hunger Now. Sister Jeanne serves as Parish Visitor at Queen of the Most Holy Rosary Parish.







St. Paul of the Cross School's Future City Team won First Place at the Illinois Region's Future City Competition. It was held at the University of Illinois Chicago on January 24, 2015. The 10-member team, made up of 7th and 8th graders, included **AIDEN MICHAEL JURCENKO**, Jr. Branch 96 member.

Thirty-four teams competed. The theme was *Feeding Future Cities* — Designing a city with the ability to produce its own food sources. A futuristic urban farm environment which could grow enough of one vegetable crop and one protein crop to feed the citizens. Living quarters, power sources, water supply and recreation were also included. The team will compete at the national competition in Washington, D.C.

Aiden Michael is a past FCSLA Scholarship recipient.



JOEY MOORMAN, age 6, won a "Christian Merit Award" for the second time in a row, in his second year at school, St. Joseph's Catholic School in Upper Hutt, New Zealand, where he lives with his family. He was also invited to say a prayer he had written to the entire school, at the awards ceremony. The school award is given end-of-year to those students from each class who exemplify Christian values and kindness to their peers. His parent Kelly and Joe (S001) always tell Joey that as long as he tries at school, and lives his Faith, there is no more that they could ask of him. Joey also has a sister Grace, age 3.



ŽENSKÁ JEDNOTA

MATCHING FUNDS ACTIVITIES

Branch W130 — Clutier, IA

Grace Family Benefit

On January 24, Branch W130 of Clutier, IA participated in the Matt Grace Family Benefit. The Grace's lost their home and all their belongings to a house fire last October. Along with a free will offering supper and auction, the FCSLA held a bake sale that was well received and made over \$800. The successful matching funds project added another \$600 for the family.









Jr. Branch 115 — Clairton, PA Cookie Sale and Basket Raffle

On December 20 and 21, 2014, J115, Clairton, PA sponsored a cookie sale and basket raffle at St. Isaac Jogues Church, Elrama, PA. This was a matching funds project. Members of the junior and senior branches and parishioners of the church made many delicious cookies and baskets and a gift card wreath for the raffle. The bake sale and raffle netted a profit of \$913 which was matched by FCSLA Home Office with a check for \$600. Monica LaFrankie presented the check to Rev. Robert J. Boyle. The parishioners and Rev. Robert J. Boyle would like to thank FCSLA for the matching funds check.





Junior member Blake Stover at the cookie sale.

Junior members picking tickets for the basket raffle.



L to R: 1st row: Diane Sands. **CCD Coordinator; Monica** LaFrankie, Junior Financial Secretary, Jerry LaFrankie, Senior President and Pittsburgh District Vice-President; Heather Stover. Junior Vice-President.



L-R: Jerry LaFrankie, Rev. Robert J. Boyle, pastor of St. Isaac Jogues Parish; Virginia Handley and Monica LaFrankie.

Another Matching Fund Activity on page 21

SAVE THE DATE **OCTOBER 3-8, 2015** FCSLA 41st National Convention Marriott Louisville Downtown Louisville, KY

Monessen's Slovak Customs Continue to Flourish at New Jersey Celebrations

Tom Puskar of Branch 88 in Monessen, PA, has always enjoyed his Slovak heritage and has recently taken to passing it on to others in his family. Growing up the family belonged to Most Holy Name of Jesus Catholic Church and all attended grade school there. Puskar is a Monessen native and now a longtime resident of Howell, NJ.

While he admits he probably didn't appreciate the culture while growing up, he and his family have embraced it as they have gotten older. Tom has really fond memories of church picnics at the grounds which were attached to the Holy Name Cemetery. He recalls how the crowd listened to the music and danced the polka for hours on end while the kids stuffed themselves with halupki, corn on the cob and hot dogs.

Those memories have remained fresh as Puskar and his wife, the former Gloria Jean Mykovich, perpetuate the festivities of their formative years.

Most recently, the Puskars converted their annual fall party to a Slovak style celebration complete with traditional Slovak food and music. Various family members prepared and contributed halupki, bobalki, haluski, plenty of kielbasa and of course Pilsner Urquel. While Pilsner Urquel is actually a Czech beer, it was close enough and everyone enjoyed it.

Among the guests at the party were



Puskar's uncle, Ken Petrush, also a Monessen native and a Monessen High School graduate, and his wife Sue, who traveled from their home in Cincinnati to celebrate "The Slovak Harvest Fest" at the Puskars' home was their answer to Oktoberfest in Munich, Germany.

Puskar's family including his mother Mary Puskar, who is 87 and living in an assisted living apartment in New Jersey attended the event. They served traditional Slovak food as well as various Slovak salads and pastries. It was their attempt to keep some of the Slovak tradition alive through a few more generations. Not everyone was of Slovak heritage, but everyone had a great time and learned a little about Slovakia – and Monessen.

Puskar emphasized that a Slovak festival "has to have polka music" so Puskar enlisted the help of his nephew John Coates of Shaler Township. Coates, a Fayette City native, and a graduate of Belle Vernon Area High School, and the University of Pittsburgh, and is the grandson of the late Pete Coates, an original member of The Harmoneers. The group had played at the Puskar's wedding in 1968. John had memorialized some of the band's music by transferring it to CDs and it included the same LP album Puskar had received as a wedding gift. He sent a copy and everyone continued

to honor and enjoy The Harmoneers at the festival. The band may be gone but their memory lingers on. Everyone, especially Puskar's children (ages 44 and 41) and grandchildren (nine, seven and six) got a real kick out of listening to the music and thought it was especially cool that this was the band that played at our wedding.

A year earlier, in the fall of 2013, the Puskars presented a more traditional German Oktoberfest celebration complete with costumes – leiderhosen and drindle dresses – and "plenty of



German beer and wursts." Last Spring, they had a traditional Maifest gathering that featured Maipole dances. All of these events rekindle such fond memories of the celebrations at Holy Name Church.

Puskar is the son of Mrs. Mary Petrush Puskar and the late Joseph T. Puskar. Puskar, whose brothers, Allan and Gregory, live in Wellsboro and Norristown, PA, respectively, said the family's roots remain firm in Monessen and they enjoy passing down some of the traditions they were raised with to the younger generations in the family!



ŽENSKÁ JEDNOTA

MATCHING FUNDS ACTIVITIES

Jr. Branch 339 — Chicago, IL Animal Welfare League Donation

Anna Hurban District of Chicago's Jr. Branch 339 members, David and Donna Jean Trumbull, Addison and Carter Gillen, and Ethan and Erik Ebenau all wanted to do something special to help their neighborhood Animal Welfare League. Over the years, these members had rescued their pets, Rider, Zena, Mia, Rigley and Kia from this animal shelter. On November 8, 2014, these members, along with J339 President Sherry Ebenau and J339 Secretary Jori Gillen, organized a trip to the Animal Welfare League in order to deliver their donations of two shop vacs, towels, sheets

and throw rugs. The accompanying pictures show these members along with their pets and the donated items. (To see additional



photos from this event go to: http://www.fcsla.org/district/ chicago/gallery.php)





Email your Wedding, Anniversary and Birthday Announcements to <u>zibazik@comcast.net</u>

FCSLA'S 2015 JUNIOR RATERNALIST OF THE YEAR

First Catholic Slovak Ladies Association is announcing its annual Junior Fraternalist of the Year (formerly known as the Youth Recognition Award). There are countless young FCSLA members who participate in many service projects in their branch, church, school or community. This year we are once again asking for your assistance in recognizing a young individual for his/her volunteer activities. In all our branches there are individuals who stand out in a crowd because of their achievements. This is your opportunity to nominate an outstanding young member from your Senior or Junior Branch.

FCSLA'S JUNIOR FRATERNALIST OF THE YEAR GUIDELINES

- 1. Nominee must be an FCSLA member for at least three years.
- 2. All family members of the Home Office Staff and National Officers are eligible to be nominated.
- Previous recipients of this award will not be considered but previous nominees who did not receive the award are eligible to be nominated.
- 4. A nominee must be between the ages of 6-22 years. (Received date will determine the age eligibility.)
- 5. Service projects/volunteerism must be between June 1, 2014 through May 1, 2015.
- 6. A paragraph of 250 words or less should describe what the individual has done to deserve being nominated for this award.
- 7. The entry form must be completed entirely and be at the Home Office by May 15, 2015.
- 8. The winner will be featured in our magazine and awarded a \$100.00 prize.
- 9. An independent committee will select the winner.

2015 FCSLA'S JUNIOR FRATERNALIST OF THE YEAR (Please Print)

School/College/University

On a separate sheet of paper Typed or Printed please describe in 250 words or less, all the volunteer efforts of your nominee and why he/she deserves this award. Also list if they have a pet, siblings, other activities they enjoy. Also include a head and shoulders photo.

Questions? Please call Kelly at 1-800-464-4642, Ext. 1051 or email kelly@fcsla.org

Mail to: Kelly M Shedlock, Fraternal & Youth Director 24950 Chagrin Blvd. Beachwood, OH 44122

ENTRY DEADLINE IS MAY 15, 2015

The Tale of Peter Rabbit

By Beatrix Potter

One day Mrs. Rabbit sent her children Flopsy, Mopsy, Cotton Tail and Peter to pick blackberries. She warned them to stay away from Mr. Mc-Gregor's garden — it was a dangerous place for rabbits.

Flopsy, Mopsy and Cotton Tail were good bunnies and did as they were told. But Peter who was naughty went directly to Mr. McGregor's garden.

First he ate some lettuce and beans, and then he ate

some radishes. After that, feeling sick he went to find some parsley, and then, around the corner who should he meet but Mr. McGregor!

Mr. McGregor ran after Peter yelling out, "Stop, thief!" Peter was very frightened and ran all around the garden not remembering the way out. As he ran he lost both of his shoes. At last he saw the gate that led out of the garden. He ran as fast as he could and didn't stop until he was safe at home. Old Mrs. Rabbit wondered what happened to Peter. He did not feel well that night. His mother put him to bed and gave him some chamomile tea. Flopsy, Mopsy and Cotton Tail had bread, milk and blackberries for supper.

Rozprávka o Peter Zajac

Jeden deň pani zajačica poslala jej deti Flopsy a Mopsy, Cotton Tail a Peter zberať maliny. Povedala im aby neišli do záhrady pána McGregora lebo to bolo nebezpečné pre nich.

Flopsy, Mopsy a Cotton Tail boli dobré zajace a poslúchali. Ale Peter neposlúchal a išiel hneď do záhrady pána McGregora.

Najprv jedol šalát a fazuľu a potom redkvičky. Potom sa necítil dobre a išiel hľadať petržlen. Ako išiel za rohom stretol pána McGregora.

Pán McGregor utekal za Petrom zajacom a kričal "stoj, čo kradneš!" Peter sa zľakol a behal hore dole po záhrade lebo zabudol ako sa dostať von. A pri tom úteku stratil svoje topánky.

Konečne uvidel bránu ktorá viedla von zo záhrady. Utekal rýchlo ako len mohol a nezastavil sa až keď prišiel domov.

Stará pani zajačica sa čudovala čo sa stalo s Petrom. On sa necítil dobre celú noc. Jeho mama ho dala do postele a dala mu kamilkový čaj.

A Flopsy, Mopsy, a Cotton Tail Mali Chlieb, Mlieko a Maliny na Večeru.

REMINDER: FCSLA 2015 FRATERNALIST OF THE YEAR AWARD DEADLINE FOR NOMINATION ENTRIES IS APRIL 15, 2015

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF NOVEMBER 30, 2014

	30, 2014	
ASSETS	¢	04 044 440
Cash & Short Term Investments Bonds	\$	21,041,148 727,820,732
Preferred Stock		2,105,553
Common Stock		5,507,660
Investment Income Due & Accrued		11,981,482
Property Plant & Equipment, Net		5,860,867
Certificate Loans & Accrued Interest		2,995,827
Other Assets		118,421
TOTAL ASSETS	\$	777,431,691
LIABILITIES		
Life Reserves	\$	247,986,559
Annuity Reserves		413,600,161
Death Claims Payable		1,378,406
Unearned Premiums		512,897
Matured Endowments		337,733
Provision for Dividends Payable		2,138,421
Accumulated Dividends & Interest		4,132,981
Accrued Convention Donations		702,000
Provision for Future Conventions		502,201
Asset Valuation Reserve		7,904,917
Interest Maintenance Reserve		1,518,800
Other Liabilities		1,557,712
TOTAL LIABILITIES	\$	682,272,787
Surplus	\$	95,158,905
TOTAL LIABILITIES AND SURPLUS	\$	777,431,691
INCOME STATEMENT		
For the Eleven Months Ending Novembe	r 30. 20 [.]	14
REVENUE	,	
Insurance Premiums	\$	4,092,608
Annuity Premiums	÷	24,941,086
Investment Income		36,295,665
Amortization of Interest Maintenance Reserve		
		179,243
Rental Income		364,761
Other Revenue	-	28,841
TOTAL REVENUE	\$	65,902,204
EXPENSE		
Increase in Reserves — Life	\$	(2,102,441)
Increase in Reserves — Annuity		17,717,161
Insurance Benefits		5,104,560
Annuity Benefits		22,977,768
		044 050
Commission Expense		811,958
Surrender Benefits		7,415,237
Surrender Benefits Post Mortem Benefits		7,415,237 1,100,365
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits		7,415,237 1,100,365 56,826
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments		7,415,237 1,100,365 56,826 12,457
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses		7,415,237 1,100,365 56,826 12,457 63,626
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations		7,415,237 1,100,365 56,826 12,457 63,626 209,000
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627 115,795
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627 115,795 818,944 115,331 387,908
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Legal Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627 115,795 818,944 115,331 387,908 233,462
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Legal Fees Bonus to Branches Fratemal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627 115,795 818,944 115,331 387,908 233,462 367,972
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors		$\begin{array}{c} 7,415,237\\ 1,100,365\\ 56,826\\ 12,457\\ 63,626\\ 209,000\\ 209,000\\ 15,803\\ 234,529\\ 77,892\\ 174,442\\ 32,627\\ 115,795\\ 818,944\\ 115,331\\ 387,908\\ 233,462\\ 3367,972\\ 120,332\\ \end{array}$
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees		$\begin{array}{c} 7,415,237\\ 1,100,365\\ 56,826\\ 12,457\\ 63,626\\ 209,000\\ 209,000\\ 15,803\\ 234,529\\ 77,892\\ 174,442\\ 32,627\\ 115,795\\ 818,944\\ 115,331\\ 387,908\\ 233,462\\ 367,972\\ 120,332\\ 1,211,872\\ \end{array}$
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627 115,795 818,944 115,331 387,908 233,462 367,972 120,332 1,211,872 417,483
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Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627 115,795 818,944 115,331 387,908 233,462 367,972 120,332 1,211,872 417,483 262,153 223,035
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627 115,795 818,944 115,331 387,908 233,462 367,972 120,332 1,211,872 417,483 262,153 233,035 252,719
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Banus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense		$\begin{array}{c} 7,415,237\\ 1,100,365\\ 56,826\\ 12,457\\ 63,626\\ 209,000\\ 209,000\\ 15,803\\ 234,529\\ 77,892\\ 174,442\\ 32,627\\ 115,795\\ 818,944\\ 115,331\\ 387,908\\ 233,462\\ 367,972\\ 120,332\\ 1,211,872\\ 120,332\\ 1,211,872\\ 417,483\\ 262,153\\ 233,035\\ 252,719\\ 62,512\\ \end{array}$
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Accounting Fees Bonus to Branches Fratemal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing		$\begin{array}{c} 7,415,237\\ 1,100,365\\ 56,826\\ 12,457\\ 63,626\\ 209,000\\ 209,000\\ 15,803\\ 234,529\\ 77,892\\ 174,442\\ 32,627\\ 115,795\\ 818,944\\ 115,331\\ 387,908\\ 233,462\\ 367,972\\ 120,332\\ 1,211,872\\ 417,483\\ 262,153\\ 233,035\\ 252,719\\ 62,512\\ 189,920\\ \end{array}$
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Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Bonus to Branches Fratemal Activities 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		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627 115,795 818,944 115,331 387,908 233,462 367,972 120,332 1,211,872 417,483 262,512 189,920 72,117 87,430
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities 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		7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627 115,795 818,944 115,331 387,908 233,462 367,972 120,332 1,211,872 417,483 262,153 252,719 62,512 189,920 72,117 87,430 90,665
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Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Bonus to Branches Fraternal Activities 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 Salare Promotion Rental Expense		$\begin{array}{c} 7,415,237\\ 1,100,365\\ 56,826\\ 12,457\\ 63,626\\ 209,000\\ 209,000\\ 15,803\\ 234,529\\ 77,892\\ 174,442\\ 32,627\\ 115,795\\ 818,944\\ 115,331\\ 387,908\\ 233,462\\ 367,972\\ 120,332\\ 1,211,872\\ 417,483\\ 262,153\\ 233,035\\ 252,719\\ 62,512\\ 189,920\\ 72,117\\ 87,430\\ 90,665\\ 128,763\\ 364,761\\ \end{array}$
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities 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	\$	7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627 115,795 818,944 115,331 387,908 233,462 367,972 120,332 1,211,872 417,483 262,153 233,035 252,719 62,512 189,920 72,117 87,430 90,665 128,763 364,761 503,503
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities 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	\$	$\begin{array}{r} 7,415,237\\ 1,100,365\\ 56,826\\ 12,457\\ 63,626\\ 209,000\\ 209,000\\ 15,803\\ 234,529\\ 77,892\\ 174,442\\ 32,627\\ 115,795\\ 818,944\\ 115,331\\ 387,908\\ 233,462\\ 367,972\\ 120,332\\ 367,972\\ 120,332\\ 1,211,872\\ 417,483\\ 262,153\\ 233,035\\ 252,719\\ 62,512\\ 189,920\\ 72,117\\ 87,430\\ 90,665\\ 128,763\\ 364,761\\ 503,503\\ 60,147,485\\ \end{array}$
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fratemal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense TOTAL EXPENSE Income (Loss) from Operations	\$	7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627 115,795 818,944 115,331 387,908 233,462 367,972 120,332 1,211,872 120,332 1,211,872 127,433 262,153 233,035 252,719 62,512 189,920 72,117 87,430 90,665 128,763 364,761 503,503 60,147,485 5,754,720
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities 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	\$	$\begin{array}{r} 7,415,237\\ 1,100,365\\ 56,826\\ 12,457\\ 63,626\\ 209,000\\ 209,000\\ 15,803\\ 234,529\\ 77,892\\ 174,442\\ 32,627\\ 115,795\\ 818,944\\ 115,331\\ 387,908\\ 233,462\\ 367,972\\ 120,332\\ 367,972\\ 120,332\\ 1,211,872\\ 417,483\\ 262,153\\ 233,035\\ 252,719\\ 62,512\\ 189,920\\ 72,117\\ 87,430\\ 90,665\\ 128,763\\ 364,761\\ 503,503\\ 60,147,485\\ \end{array}$
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities 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 ToTAL EXPENSE Income (Loss) from Operations Dividends to Members Subtotal INCOME (LOSS)	\$	7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627 115,795 818,944 115,331 387,908 233,462 367,972 120,332 1,211,872 417,483 262,153 252,719 62,512 189,920 72,117 87,430 90,665 128,763 364,761 503,503 60,147,485 5,754,720 2,076,477 3,678,243
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities 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 ToTAL EXPENSE Income (Loss) from Operations Subtotal INCOME (LOSS) Capital Gains (Loss)	\$ \$ \$	7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627 115,795 818,944 115,395 818,944 115,395 818,944 115,395 818,944 115,395 818,944 115,395 252,719 62,512 189,920 72,117 87,430 90,665 128,763 364,761 503,503 60,147,485 5,754,720 2,076,477 3,678,243 45,434
Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities 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 ToTAL EXPENSE Income (Loss) from Operations Dividends to Members Subtotal INCOME (LOSS)	\$	7,415,237 1,100,365 56,826 12,457 63,626 209,000 209,000 15,803 234,529 77,892 174,442 32,627 115,795 818,944 115,331 387,908 233,462 367,972 120,332 1,211,872 417,483 262,153 252,719 62,512 189,920 72,117 87,430 90,665 128,763 364,761 503,503 60,147,485 5,754,720 2,076,477 3,678,243



Side Dish Options

CHOCOLATE CHUNK FUDGE BROWNIES

1/2 cup butter, room temperature 1 cup granulated sugar 1 teaspoon vanilla extract

2 eaas

- 1/2 cup all purpose flour
- 1/2 cup cocoa powder
- 1/4 teaspoon baking soda
- 1/4 teaspoon salt
- 2 cups chocolate chunks

Preheat oven to 350 degrees F. Line a 9x9 baking dish with parchment paper.

Beat together the butter, sugar, and vanilla in a stand mixer bowl. Add the eggs one at a time, mixing well between each addition.

Stir together the flour, cocoa powder, and salt. Gradually add the dry ingredients to the butter mixture. Mix in the baking soda.

Mix in the chocolate chunks with a wooden spoon or spatula.

Once the batter forms (it will be thick), scrape it into the prepared dish and spread evenly. Bake for 25 minutes, until brownies begin to pull away from the side of the pan. Serves 9-12.

JAZZED JELL-O SALAD -**ANY FLAVOR**

8 oz. cottage cheese, low fat

- 3 oz. Jell-O mix, any flavor
- (regular or sugar free)
- 8 oz. Cool Whip (lite or sugar free)

1 cup pecan pieces

8 oz. pineapple tidbits, juice drained

In a large bowl, stir the cottage cheese with the Jell-O until mixed really well. Fold in the Cool Whip. Mix in the pineapple tidbits and pecans.

Can be served immediately, but it's best when it's had time to chill, so the Jell-O can completely dissolve. Serves 4.

Don't do the steps out of order! The cottage cheese and the Jell-O need to be mixed together before the Cool Whip is added. Otherwise you'll likely have Jell-O mix lumps in the salad!

WHOLE GRAIN LINGUINE WITH ROASTED BELL **PEPPERS, CAULIFLOWER** & PARMESAN CHEESE

1 box Whole Grain Linguine

- 2 Red Bell Peppers
- 2 Yellow Bell Peppers
- 4 tablespoons Extra Virgin Olive Oil
- 1 clove Garlic Chopped
- 1 tablespoon Fresh Parsley
- 1/2 cup Parmesan Cheese Grated 2 cups Cauliflower

Broil peppers for 15-20 minutes or until skins are blackened and blistered, turning occasionally. Place peppers in a tightly closed bag and let stand for 10-15 minutes. Remove skins and seeds. Cut into thin strips and set aside

Bring a large pot of water to a boil. Heat olive oil in a large skillet over medium heat. Add garlic and sauté until slightly yellow.

Cook pasta according to package directions. Meanwhile, add cauliflower florets to the skillet and sauté for 3-4 minutes. Add roasted bell pepper strips to the skillet and sauté for 2 minutes. Season with salt and pepper.

Drain pasta, reserving 1/3 cup of cooking liquid. Toss pasta with the sauce. If needed, add some cooking liquid to the skillet. Toss pasta with parsley and mix well. Top with cheese before serving.

Note: For faster preparation time, jarred roasted peppers may be substituted.

VEGETARIAN **BLACK-BEAN CHILI**

- 1 tablespoon olive oil
- 1 small onion, diced
- 2 garlic cloves, minced
- Coarse salt and ground pepper
- 2 zucchini (about 1 pound total), halved lengthwise and thinly sliced crosswise
- 2 carrots, thinly sliced
- 1 tablespoon chili powder
- 1 teaspoon ground cumin
- 2 cans (19 ounces each) black beans, rinsed and drained
- 1 can (28 ounces) crushed tomatoes
- 1 package (10 ounces) frozen corn kernels, thawed

In a 5-quart Dutch oven or heavy pot, heat oil over medium-high. Add onion and garlic; season with salt and pepper. Cook, stirring occasionally, until beginning to soften, about 4 minutes.

Add zucchini, carrots, chili powder, and cumin. Cook, stirring occasionally, until carrots are crisp-tender, 6 to 8 minutes. Add beans, tomatoes, corn, and 1 cup water. Simmer until slightly thickened and carrots are soft, 8 to 10 minutes more.

BAKED SWEET POTATOES WITH CITRUS

2 small sweet potatoes

1/4 cup chopped toasted almonds or pecans Dash cinnamon

Dash freshly grated nutmeg

- Flaky sea salt
- 2 orange wedges

Heat oven to 400 degrees. Prick sweet potatoes with a fork and wrap in foil.

Bake until tender, about 1 hour. Unwrap and split top with a knife.

Top with almonds, cinnamon, nutmeg, and salt. Squeeze orange wedges over sweet potatoes and serve.

DEVILED CRAB PUFFS

24 (¾-inch) slices French bread baguette

- 1 (5-oz.) jar sharp pasteurized process cheese spread
- 1 tablespoon all purpose flour
- 1 teaspoon dry mustard
- 1/8 teaspoon ground red pepper
- 6 tablespoons margarine or butter, softened
- 2 tablespoons mayonnaise
- 1 teaspoon Worcestershire sauce
- 1 garlic clove, minced
- 1 (6-oz.) can crabmeat, drained

Arrange bread slices in single layer on ungreased cookie sheet. Broil 4 to 6 inches from heat for 1 to 2 minutes or until lightly browned on 1 side. Remove from broiler. Turn slices over; cool completely.

Meanwhile, in medium bowl, combine all remaining ingredients except crabmeat; mix until well blended and smooth. Stir in crabmeat. Spread mixture on untoasted sides of bread, covering completely. Leaving slices on cookie sheet, freeze at least 30 minutes or until firm.

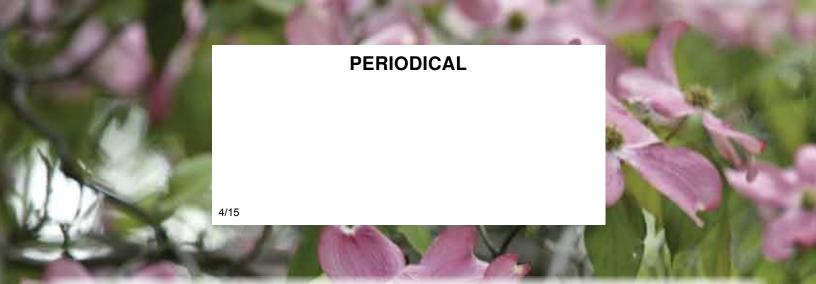
Cut slices in half crosswise; separately slightly. Broil frozen appetizers 4 to 6 inches from heat for 3 to 4 minutes or until puffed, bubbly and lightly browned.

BLUEBERRY-CHIA YOGURT BOWLS

2 cups Greek plain yogurt

- (from 2-lb container)
- 2 teaspoons chia seed
- 1 cup fresh blueberries
- 1/2 cup walnut halves, chopped
- 1 cup Fiber One™ Protein Maple Brown Sugar cereal
- 2 tablespoons honey

Divide yogurt among 4 bowls. Top with chia seed, blueberries, walnuts and cereal. Drizzle with honey. Serve immediately.



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.