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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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*Welcome
Fall*

ŽENSKÁ JEDNOTA

Fraternally Yours, ŽENSKÁ JEDNOTA®



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ŽENSKÁ JEDNOTA,

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“Take it or leave it... it’s that simple.”

- Life is tough. Be gentle on yourself. You are the only one who controls the pressure that the outside world imposes on you.
- **Take** what is said about you and first consider the source.
- **Leave** what you know to be untrue and consider the rest by placing values on a scale of one to five.
- **Take** what you can do something about and do it.
- **Leave** what you cannot change or influence and move on.
- **Take** a chance on yourself. You aren’t gambling you are investing in a sure thing.
- **Leave** all fear and concern over this investment because it is a solid one with big returns.
- **Take** a close look at where you are at this moment. Ask yourself “Is this where I thought I’d be ten years ago?”
- **Leave** behind all the mistakes, miscalculations, and wrong turns and get back on track for a new destination.
- **Take** inventory of all your gifts and talents. Write them down. Add to them daily as you discover more.
- **Leave** that list where you can see it every day.
- **Take** a moment everyday to express gratitude for all that you are, all that you can be and all that you have.
- **Leave** expressions of that gratitude along the way each day in the form of praise, kind words and support to others.
- **Take** less from life and **leave** more to others.

“Let others lead small lives, but not you. Let others argue over small things, but not you. Let others cry over small hurts, but not you. Let others leave their future in someone else’s hands, but not you.”

Jim Rohn

Dear Friends,

You see it really is that simple...This month simply “Take it or leave it.”

Until next Month....Warmly,
Carolyn



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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

THE MIRACLE OF LIFE

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

My dear Sisters and Brothers in Christ,

A story that always stands out in my mind during the ministry of Jesus here on earth was that of the daughter of Jairus in the *Gospel of Mark*. In that Gospel, we read, “One of the synagogue officials, named Jairus, came forward. Seeing Jesus he fell at his feet and pleaded earnestly with him, saying, ‘My daughter is at the point of death. Please, come lay your hands on her that she may get well and live.’ He went off with him, and a large crowd followed him and pressed upon him. While Jesus was still speaking, people from the synagogue official’s house arrived and said, ‘Your daughter has died; why trouble the teacher any longer?’ Disregarding the message that was reported, Jesus said to the synagogue official, ‘Do not be afraid; just have faith.’ He did not allow anyone to accompany him inside except Peter, James, and John, the brother of James. When they arrived at the house of the synagogue official, he caught sight of a commotion, people weeping and wailing loudly. So he went in and said to them, ‘Why this commotion and weeping? The child is not dead but asleep.’ And they ridiculed him. Then he put them all out. He took along the child’s father and mother and those who were with him and entered the room where the child was. He took the child by the hand and said to her, ‘*Talitha kum*,’ which means, ‘Little girl I say to you, arise!’ The girl, a child of twelve, arose immediately and walked around [At that] they were utterly astounded. He gave strict orders that no one should know this and said that she should be given something to eat” (5:22-24, 35-43). Inserted in this story is the healing of the woman who was afflicted with hemorrhages for twelve years (5:25-34).

These passages are examples of the love that Jesus had for those who placed their faith in him and the heartfelt love that Jesus possessed for those who accepted his message. All of us can align ourselves in one way or another with the personalities that are present in this reading. Jairus is a synagogue official, a person who attempted to live

his life in accord with the Torah and the teachings of Judaism of his day. Jairus had an attraction to the words that Jesus was preaching, he may have heard of the miracles that Jesus performed with others, and now he would do anything to bring his teenage daughter back to good health, back to life. The apostles were close associates and friends of Jesus and these three had to feel pretty special to be chosen from the Twelve to witness what was to take place. But they would be faithful witnesses in the future to relate this story to others so that people of faith in every age would feel and know that they, too, would be pretty special, close associates and friends of the Risen Jesus. The people who were weeping and wailing were witnesses of the hurt that Jairus and his wife must have felt at the severe health issues that their daughter was experiencing and ultimately that led to her young death. Their weeping may have disturbed Jesus because of their lack of faith in him, in his words of hope, and their blindness to his love for all. Some of them may have turned their backs on him. The little girl can represent all of us. We are sick many times in our lives – emotionally, psychologically, physically, and spiritually – sometimes to the point of death. But Jesus is always there in Word and Eternal hope to take our hand and express to us, “I say to you, arise!” And finally there is the woman afflicted with hemorrhages. She was a footnote in the story, as it were, who suffered for twelve years with this malady, and saw many doctors for a cure. Yet if she could just touch the clothes of Jesus she believed that she could be healed. She does touch Jesus and Jesus in turn touches her and is made whole. We, too, suffer because of sins that we committed time and time again. If we only have the Word touch our hearts and souls, he will heal us, he will be our hope of being cured by immersing ourselves in his grace.

The characters in these stories center around the person of Jesus either accepting him or exhibiting some rejection. The major thrust for me in these passages and all the passages of

Sacred Scripture is that Jesus is Life, he invites us to share in his Life, and thus we are his Life. Life in Him is a miracle and the miracle for all of us is Life Eternal! In our journey to Life Eternal, however, Jesus tells us to live life on this earth according to his preachings and teachings. His word is Eternal Life and all human life in this world is sacred because he has called us, touched us, died for us and gives life through his Resurrection and Ascension. We, as followers of Jesus, have the mandate to proclaim the miracle of life in this world from conception to natural death.

October is the month for all Catholics in our country to proclaim the Right to Life. In their 2014 statement to the citizens of the United States, our bishops through the hand of His Eminence, Sean Cardinal O’Malley, OFM of Boston wrote, “We want to be part of a society that makes affirmation and protection of human right its primary objective and its boast. Yet to women faced with an unexpected pregnancy, abortion is often presented as their only ‘choice’. A large percentage of children pre-diagnosed as having Down Syndrome are never given the chance to life outside their mothers’ wombs. Elderly members of our families fear they will become burdensome and seek physician assisted suicide. We see these and many more of our brothers and sisters pushed to the periphery. These tragedies go directly against respect for life, and they represent a direct threat to the entire culture of human rights. Rather than societies of ‘people living together,’ our cities risk becoming societies of people who are marginalized, uprooted and oppressed” (2014 *Respect Life Month Statement*, USCCB Committee on Pro-Life Activities).

We are the present day characters in the message of Eternal Life to our country and the world. Do we accept being the characters of proclaiming the Message of Eternal Life? Do we live as characters of Eternal Life? Is Jesus our Miracle of Life? Hopefully, we all say “yes” and proclaim this Miracle of Life not only in one month but all of our lives!

Message from our National President

CYNTHIA M. MALESKI



Dear members of the First Catholic Slovak Ladies Association,

When you receive this issue of the magazine, we will be on the road to Louisville, Kentucky for the 41st Quadrennial Convention. At this point, over 360 delegates have been certified to represent branches from many states of our country. During our convention time together, we will reconfirm our commitment to the original purpose of our association as stated over one

hundred and twenty-three years ago.

Our purpose is simple yet profound. We are here to provide certain benefits to our members, to improve the moral, mental, and social conditions of our members, to aid and assist our members and families in case of sickness, death, or old age and to uphold, preserve, and perpetuate the doctrine of the Holy Catholic Faith. We take pride that our practices and traditions have followed these purposes with constancy and love!

Our branches and districts are alive and vibrant as they continue to carry out our purposes throughout the country. Our society is in great financial condition, as evidenced by our A.M. Best rating of A – (Excellent) which has been confirmed again this year. Our independent actuary notes that we are seeing "... a solid growth in sales, assets, and surplus, with a generous value to our members".

Our opportunity to grow has been reinforced last October at our Special Convention when we opened our doors for membership to all Christians. In addition, we have just received word that we may do business in California and our sales team is developing a business plan for sales in that grand state.

I'm sure that you are elated and filled with joy with the historic visit of Pope Francis to the United States in late September. We joined many others in welcoming him and reaffirmed our original purpose to him "...that we share our pride in upholding, preserving, and perpetuating the Holy Catholic Faith since our beginnings."

Thank you for your membership in our beloved association.

May God continue to bless you and your family,

Cynthia M. Maleski
National President

**Email your Wedding, Anniversary
and Birthday Announcements!**
zjbazik@comcast.net

Branch W045 Holds Annual Picnic

Branch W045 (Cedar Rapids, IA) held their annual membership picnic on Sunday, July 26, 2015 in Glovik Hall of the St. Wenceslaus Building. About 75 members were in attendance and enjoyed an afternoon of Bingo followed by a picnic lunch. A raffle was held for thirteen \$25 cash prizes. Jenna Freeberg, a 7th grade student at LaSalle Middle School in Cedar Rapids was honored as the branch recipient of a National FCSLA Scholarship.



Jenna Freeberg, Branch W045 National Scholarship winner (center) with her grandfather Don Freeberg (left) and father Brian Freeberg (right).



The crowd enjoying the picnic.



L-R: Officers of Branch W045 with Jenna Freeberg — Bob Ruzicka, George DuCharme, Jenna Freeberg, John Salat, Jenna's father Brian Freeberg, Joe Zachar, Al Sattler, and Jenna's grandfather Don Freeberg.

News from Your Fraternal & Youth Director

► Kelly Shedlock

I was sitting at home watching a baseball game and saw this on the internet (author unknown):

ONE...

One tree can start a forest;
One smile can begin a friendship;
One hand can lift a soul;
One word can frame the goal;
One candle can wipe out darkness;
One laugh can conquer gloom;
One hope can raise your spirits;
One touch can show you care;
One life can make the difference,
Be that one today.

I hope that I am making a little difference in the world and hopefully for the better. Anyone that knows me knows that when I care about someone or something I truly care with all my heart.

I was thinking about the family reunion I just attended – it was a fun weekend seeing family and being able to hang out. I was thrilled to see one family member who was just diagnosed with Crohn's disease – she is doing well, but still has a long road ahead of her. I have heard of Crohn's but never knew anything about it – I did some reading on it, so now I know the basics. And then I thought about the Easter Seals Walk that I just did with friends who have used Easter Seals and their support programs and the walk I did in September for JDRF (Juvenile Diabetes) and the Dine 2 Donate we did to benefit the Cleveland Animal Protective League, wishing I could do more. These events are all fun... but we were there for a very important purpose to help raise awareness and help raise funds.

I wish I had millions of dollars so I could help all the people I know and that I could divide myself into several people to participate and volunteer for all their organizations. When I really thought about it, my childhood friend, her son is autistic – she has used the different Autism organizations to help her, help her son. Another friend, her granddaughter ... they found out when she was 2 (she is 8 now and an amazing little girl) that she had T1D (Juvenile Diabetes) hopefully in her lifetime they will find a cure. I lost

my best friend last year to breast and brain cancer. I know at least eight other people that have had cancer. There are so many reasons to get involved – and get educated.

FCSLA is a great tool, to get started and involved. It is what we are all about. If your branch does not do any activities or Matching Funds Projects, call your branch officer and get something started.

Who do you know in your life that would benefit from a support group or even one person to show them someone cares? You would be amazed how a kind word or card can brighten someone's day. You being on the sideline, encouraging them in their struggles, means THE WORLD to them.

To our branch officers – your youth members are very passionate about causes and are very creative. They love to plan a project from start to finish. They themselves have great resources. Support them and their "causes".

Today can be the day that YOU make a difference.



Opening new branches is always very exciting. It means FCSLA is growing in areas of our country that some of us never knew existed. Our very first Branch S-001 opened in Cleveland, OH on January 1, 1892. One hundred twenty-three years later we are still going strong with our most recent branches that were opened S-635 & J-537 in Wichita, KS on June 16, 2015. Think about the dates for a minute... 1892 was in the 19th Century, we have moved through the 20th Century and on to the 21st Century.

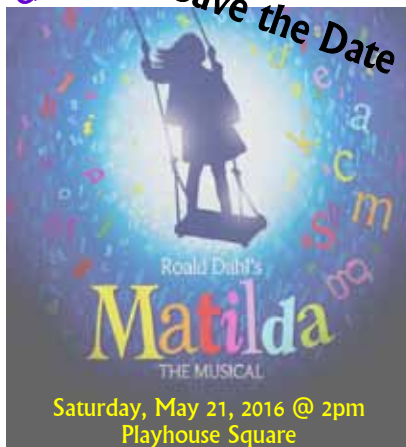
FCSLA wants our very first branch, our most recent branches that were opened and all the branches in between to be around another 123+ years. We need to keep our existing branches thriving with new members that want to get involved with our branch activities, matching funds projects, participate in local festivals, even become a branch officer. We need to keep rejuvenating the branches – keep them fresh and up to date with the times. We need to keep planning for the future...what will future generations want and need? What will their needs be in the late 21st and early 22nd Centuries? Ok, I know I am looking a little too far in the future, but you get the idea. Think beyond your lifetime.

How do we do this? Answer: We start now by signing up new members through our new and exciting Family & Friends Referral Program. *Who do you refer?* Your friends, neighbors, have your children sign up your grandchildren, have your friends and neighbors sign up their children and grandchildren. FCSLA is not just for people of Slavic decent. We are open to all Christians! Each valid referral earns you \$10! You can submit a referral on line by going to our website www.fcsla.org. It's a great way to earn some extra spending money for Christmas shopping.



Cleveland Branches

Save the Date



LEGACY PLANNING



Albert Heiles

Life insurance is such a unique product. It seems simple on the surface. Premiums are paid and eventually, if the policy is kept in force, a death benefit is also paid. But life insurance offers so much more than just those simple facts. Life insurance offers an opportunity for LEGACY PLANNING.

Legacy planning offers so much more than just traditional estate planning or a means to pass material assets and money. Legacy planning offers a greater purpose; it requires sensitivity on its impact to the survivor's. A person's legacy has several elements including personal and financial components. While financial elements are generally understood; a bequest is given and a charity accepts it, financial elements go beyond that. Although it creates a legacy, it's overall impact can be lasting for many years.

Beside the financial element, there is also a personal element in legacy planning. One would consider personal legacy giving to include a person's value, memories and life experiences. In legacy planning, details of life's experiences are expressed. Messages of importance beyond financial considerations are noted and expressed. And there is also a practical element to legacy planning. Intentions like final wishes regarding funeral planning, financial directives, and details on property disposition.

The question is, do you want to simply leave a check or do you want to leave a meaningful mark on your loved ones and the world in general. Considering all three aspects of

legacy planning takes on that question. If you want to create a legacy that is more meaningful, then First Catholic Slovak Ladies Association offers a wonderful opportunity to take your legacy planning to a more meaningful basis through its life insurance products, rather than just giving a check to someone or some organization.

First Catholic Slovak Ladies Association has both term insurance and a variety of permanent life insurance to serve your intentions. If the intention is to make a gift to an individual upon your death, but you want to fund the gift with only one payment, FCSLA has a single premium whole life insurance product. If on the other hand, ongoing premium commitments are more appealing for budgetary reasons or other concerns, FCSLA offers products ranging from a 10 year or 20 year premium commitment to a whole life premium basis. And of course multiple beneficiaries can be named in one life insurance contract. This enables an insured to provide a portion of the death benefit to any number of individuals, charities, or organizations.

In order to do legacy planning correctly, you will want to consider using the expertise of an attorney of your choice, along with your life insurance professional from FCSLA.

"What man really fears is not so much extinction, but extinction with insignificance"

(Ernest Becker, Pulitzer Prize-winning author)

FCSLA Annuity Rates

Rates for our Elite Annuities:

SILVER ELITE (5 YEAR)

3.00% APY*

GOLD ELITE (7 YEAR)

3.25% APY*

PLATINUM ELITE (10 YEAR)

3.50% APY*

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

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

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Our National Convention is this month. The delegates who were elected to represent their branch will be making decisions that will impact our Association's future. All members can do their share to assure a successful convention by saying a prayer for all the delegates, asking for God's guidance in making decisions. It is an awesome responsibility and we should appreciate those who

are willing to make a sacrifice of their time to attend our convention. I thank those who are attending and those who are saying a prayer, both are very important.

As you enjoy this wonderful season of autumn, remember a friend or neighbor that you could reach out to by helping them rake leaves or assisting in other ways to show your "fraternal spirit".

As I was preparing my convention report for the years 2011 through 2014 I listed all the ways our Association shows "fraternal spirit".

The following is a list of our many fraternal benefits from 2011-2014:

Bonus to Branches and Districts	\$ 3,556,757.
Fraternal Activities	674,993.
Official Publication	1,593,832.
Scholarship Awards	992,957.
Fraternal Staffing	625,000.
Donations (convention & home office).....	1,297,371.
Dividends to Members.....	7,283,263.
Convention Expenses.....	758,503.
Post Mortem Benefits	4,535,015.
Misc. Member Benefits	<u>321,478.</u>
Grand Total.....	\$ 21,639,169.

You can see from this total that our Association is very generous to all its members.

Until our paths cross again, may God keep you happy, healthy and loved.

Sue Ann

First Catholic Slovak Ladies Association

of the United States of America
Beachwood, OH



Friends and Family Membership Rewards Program • July 1, 2015 - December 31, 2015

We value and appreciate our Members! Thank you for telling everybody you know about us!

Submit this form by mail, fax or email

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Beachwood, OH 44122

Fax: 216-464-9260
Email: mlruben@fcscla.com
Website: www.fcscla.org

A valid referral meets ALL 3 of these requirements. Each valid referral earns you \$10!

- Has completed contact information including address & phone number
- Is interested in FCSLA
- Is willing to meet with an approved FCSLA representative

Your (Current Member) Information:

Member Name: _____
Street Address: _____
City, State, Zip: _____
Phone: _____
Email: _____
Branch: _____

Please Have An Insurance Professional Contact:

Prospect Name: _____
Street Address: _____
City, State, Zip: _____
Phone: _____
Email: _____
Date: _____

Florence E. Hovanec (Nee Hruskovich) Whiting, Indiana

Florence E. Hovanec (nee Hruskovich) 96 of Whiting, passed away Sunday, August 16, 2015 at the Warren Barr Pavilion, Lincolnshire, IL. She was the beloved wife of the late Joseph T. Hovanec who passed away March 8, 1982; loving mother of Tom of Indianapolis, Tim of Woodstock, IL, Joseph (Judy) of Deerfield, IL and the late John; cherished grandmother of Kyle, Kelli, Holly, Joseph and Andrew; dear aunt to many nieces and nephews. She was also preceded in death by her sister, Beatrice (late Doc) Pihulic.

Florence Hovanec was born on September 18, 1918 in Whiting, IN to Joseph S. and Anna K. (Sabol) Hruskovich and was a lifelong resident.

She was a member of St. John the Baptist Catholic Church, Whiting, the St. John Rosary Society, the Women's Guild of the Calumet College of St. Joseph, the Whiting K of C Wives Club, the Whiting-Robertsdale Historical Society and the First Catholic Slovak Ladies Assoc., Branch 81. Florence's work with the FCSLA took her from participating with the "Drill Team" to becoming president of Branch 81 for many years to being a top recommender and member of the 100-M Club to becoming a National Vice President in 1983 and then a National Trustee. She also served on the Board of Directors of the Illinois Fraternal Congress



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and as president of the Indiana Fraternal Congress.

Florence received her Bachelor of Arts Degree in Education from Indiana University, Bloomington in 1940 and was a member of Zeta Tau Alpha Sorority. She taught in elementary schools in Dyer and Hammond, retiring from St. John School, Whiting, in the early 1980s. She taught multiple generations of students and mentored and inspired many future educators.

Florence was "the great organizer" and loved to work on projects and events for the many organizations to which she belonged. Florence possessed an uncanny ability to make people she encountered feel comfortable and developed a broad network of friends wherever she traveled.

She was the perfect hostess, an excellent cook and baker (especially her Slovak specialties) and delighted all family, friends and guests who visited her home. Devoted to her family, Florence will be sadly missed by all who knew and loved her.

Above is a display poster that the Funeral Director at Baran Funeral Home, Marty Dybel, had commissioned depicting Florence's lifetime involvement in the FCSLA (including a very early Jednota Drill Team photo). Florence's role locally and nationally in the FCSLA was an important part of her life and the lives of those branch members in Whiting. She continued the role her mother, Anna Hruskovich, had played in the FCSLA decades earlier.

FCSLA Scholarship Award for Nathan Litvak of Washington, PA

Nathan Litvak received his scholarship award from Barbara Murphy, president of J323, Homestead, PA, at the summer meeting of the Pittsburgh District. Looking on is James Dubina, president of S424 in Homestead, PA. He was recognized by Judy Fedor, president of the Pittsburgh District during the meeting. Nathan lives with his parents in Washington, PA. He is a fourth grader at St. Michael's Parish School in Wheeling, WV. His interests include reading, writing, swimming, science and playing the piano. Nathan and his parents are FCSLA members.



Florence Hovanec, teacher who devoted herself to students, dies at 96

By Graydon Megan, Chicago Tribune

Florence Hovanec: Teacher and daughter of immigrant devoted herself to students, community.



Florence Hovanec

Florence Hovanec taught elementary school in northwest Indiana, including for many years at St. John the Baptist Catholic School in Whiting, where she made a lasting impression in the lives of hundreds of students.

"She was so kind and so positive it inspired others, both students and fellow teachers," said Thomas Puplava, who went from

being Hovanec's student to her fellow teacher to her principal at St. John during Hovanec's time there. "My admiration for her grew and our bond became stronger (over that time) based on her ability to really love and understand children."

Hovanec, 96, died Aug. 16 in Warren Barr Pavilion in Lincolnshire of complications from cancer, said her son Joe Hovanec. Before moving to Lincolnshire in 2014, she lived nearly her entire life in Whiting, first in her parents' house and then for more than 60 years in the house she and her late husband, Joseph, bought next door. He died in 1982.

Born Florence Hruskovich, she attended George Rogers Clark High School in Hammond before going on to Indiana University in Bloomington to earn a degree in education.

"Her father was an immigrant from Czechoslovakia who was adamant about his children being well-educated," her son said.

She began teaching in 1941, first in Dyer, Ind., schools and later in Hammond. She moved from there to what her son called "our parish school," St. John the Baptist in Whiting, and taught several grades there.

Hovanec's contributions to her community went

beyond teaching and included connections with her Slovak heritage.

She was active in the national organization, First Catholic Slovak Ladies Association, according to Marty Dybel, a family friend who was also a student of Hovanec's in sixth grade.

"She was very involved with the Ladies Association, the Lodge," Dybel said, of Hovanec's involvement as a national officer with the organization, which has two branches in Whiting.

"The Lodge is very much a part of the community," said Dybel, adding that Hovanec's involvement was an example of "her dedication to her heritage and to the people of Slovak ethnicity."

Hovanec also was an active member of the Women's Guild of Calumet College of St. Joseph in Whiting, helping to raise money for scholarships, said Linda Gajewski, director of marketing and public relations for the school.

"Florence had a wonderful sense of organization and was a person who drew people toward her," said Gajewski, who is also a member of the Women's Guild and one of Hovanec's former students. "As a former teacher, she always had a soft spot for all our students."

Dybel remembered Hovanec as a lively teacher who demanded the best from her students. "She was always the epitome of a professional," he said.

Hovanec retired from full-time teaching at St. John in the early 1980s but continued to teach there and at other schools as a substitute for some time, her son said.

"She was truly extraordinary," her son said of the lives she touched through her teaching and her community involvement. "She was a kind, compassionate person who knew how to get things done."

Hovanec also is survived by sons Tom and Tim; and five grandchildren.

Services were held.

Graydon Megan is a freelance reporter.

This article was reprinted with permission.

St. Ann's Day Annual Breakfast Celebration

Sr. Branch 417, Coaldale, PA, held their annual breakfast in celebration of St. Ann's Day on Saturday, July 18, 2015 at 9 a.m. at Jim Thorpe Memorial Hall. A family style breakfast was served and the branches two scholarship winners were honored.



Branch W187 Holds First Mass on New Cemetery Altar

Branch W187 recently held their first Mass on the newly constructed cemetery altar at St. Mary's cemetery in Valparaiso, NE. The altar was constructed using Matching Funds. After mass, celebrated by Monsignor Paul Witt, our newest addition to Branch

W187, members enjoyed a picnic in the park. A wonderful time was had by all in attendance.



Monsignor Paul Witt celebrates Mass at the new Altar at St. Mary's Cemetery built by Branch W187 with Matching Funds.



Members of W187 in the food line.



Members of Branch W187 attending a First Mass celebrated on the new FCSLA Altar.



Members of Branch W187 enjoying a picnic supper after Mass.

Sr. Branch 81 Hold Annual Luncheon

Branch 81, Whiting, IN, held their Annual Luncheon on Sunday, July 12, 2015 at Andorra Banquets in Schererville, IN. The event began with a social at 1 p.m. where friendships could be renewed and was followed by a luncheon at 1:30 p.m. A 50-50 raffle was held, with half the proceeds being awarded to participants and the other half being donated to the local food pantry. Everyone in attendance had an enjoyable afternoon.



Combined Chicago Junior Branch/District St. Nicholas Party

Sunday, November 8, 2015
Noon to 4 p.m.

Johnson-Phelps VFW Post #5220
9514 S. 52nd Ave., Oak Lawn, IL

\$15 per person

RSVP by Friday, October 30, 2015 to your Junior Branch Officer or Chairperson Joyce Kelly at 773-927-6314 or joy-marieke@aol.com

Go to the Chicago District website to download the Coloring Contest.

Branch W033 Annual Picnic

Branch W033 (Spillville, IA) held their Annual Picnic on Sunday, July 19th, 2015. A delicious potluck dinner was served with meat, beverages and place settings supplied by the branch. There were two \$10 adult door prizes won by Marcie Schneberger and Pat Welsh. Also two \$10 child door prizes won by Lexus Kapler and Rylie White. A good time was had by all in attendance. The event ended a bit earlier so that officers and members could help at the matching funds events, The Dave Temps Family Benefit held later that day.

President Dan Silacek puts together wooden airplanes from the Home Office for the kids or maybe for himself to play with.



Members enjoying the picnic.

PITTSBURGH DISTRICT HOLDS SUMMER MEETING

The Pittsburgh District held its summer meeting on July 26, 2015 at St. Gertrude's Church in Vandergrift, PA, hosted by Branch 13, Braddock, PA.

President Judy Fedor opened the meeting with the Pledge of Allegiance to the flag. National President Cynthia Maleski led "God Bless America", and Father Micah Kozoil, District Chaplain, led the prayer before the meal.

Following the luncheon, Father Micah led responsorial prayers.

District Auditor Larry Golofski, Branch 13 President, introduced his officers. The District expressed their appreciation for the excellent luncheon and presented a check for the District's contribution and a Mass for the members of Branch 13.

Roll call was taken. The minutes of the April meeting and the financial report were read and approved.

Dolores Tomlin, our District Parliamentarian for many years, passed away shortly after the April meeting. Virginia Holmes has agreed to serve as parliamentarian for the remainder of the year.

We had a scholarship winner in attendance at the meeting. Nathan Litvak of Jr. Branch 323 in Homestead won an elementary school scholarship for St. Michael's Parish School. Nathan was recognized by the members.

Jim Dubina, Branch 424, found the branch's original charter dated 1919. National President Cynthia Maleski was called to the front and Mr. Dubina presented the framed charter to her for display in the Home Office.



National and District Officers and Nominees

Convention transportation was discussed. The District will contribute \$200 toward transportation for each branch attending the convention.

Virginia Holmes gave the National Officer report, updating the members on Home Office business.

This is an election year for the Pittsburgh District. Nominating Committee Chair Dorothy Urbanowicz called on her Committee members, Marian Greenland and Marlene Vavrek. Dorothy read the Nominating Committee's slate and asked for additional nominations. The election will be held at the September 27 meeting. At that time, anyone wishing to run for national office will have an opportunity to address the membership.

The next District meeting will be hosted by Branch 343 and held at the Lamplighter in Delmont. Drawings were held. The meeting was adjourned and closed with prayer and the singing of "Hej Slovaci".



Fall Meeting October 25th

The Eastern PA (Francis Jakabcin District) will hold their Fall Meeting on Sunday, October 25, 2015 at Jim Thorpe Memorial Hall, 103 East 10th Street, Jim Thorpe, PA starting with a luncheon at 1 pm. Branch 417, Coaldale, PA will host this meeting. Please mark your calendars and attend this important meeting where delegates to the 41st Quadrennial Convention in Louisville, KY will report on the events of the convention. Branches should RSVP their attendance to District President Veronica Bazik at 570-645-5253 by October 16th.

Celebrating 65 Years

Joseph and Margaret Mary Gebura of Middleburg Heights are celebrating 65 years of marriage on October 7, 2015. A mass will be held on October 4, 2015 at St. Bartholomew with the Pastor Len Bacik presiding.

The couple grew up together as parishioners and classmates at St. Wendelin Church in Cleveland, where they were

married in 1950. They are both members of First Catholic Slovak Ladies Association, Branch S578.

They have three children, also members of S578, two grandchildren, and two great-grandchildren.

Congratulations to Joe and Margaret Mary on this joyous occasion.



Sr. Branch 289 Host Helen Kocan District Summer Meeting

The Helen Kocan District held its summer meeting on June 14, 2015 at Our Lady of Consolation Church Hall in Merrillville, IN. Margaret Abildua, President led a prayer before the meal. A wonderful buffet was enjoyed by the members and concluded with the best cherry slice in Northwest Indiana.

Following the luncheon, Margaret opened the meeting with a prayer. Cindy Oresik, Secretary read the minutes from the spring meeting, which were accepted and approved. Margaret

reported on the President's Meeting she attended recently in Beachwood and updated the group with key points that were discussed. She also advised that upon her return she convened a special meeting of the District Officers to decide if we would be interested in hosting the Quadrennial Convention to be held in Louisville. Since the officers agreed to assume this task she asked that all convention delegates remain after the meeting to plan for our host committee.

Various other business topics were addressed, including but not limited to a Treasurer's report, St. Anne's Day Retreat in Chicago, IL, and transportation to the Louisville Convention. Our next meeting will be held in September with East Chicago as the host branch.

Several days following the meeting, Joann Skvarek Banvich and Betty Skvarek from Branch 452 went to Lincolnshire, IL to present Florence Hovanec a center piece from the District meeting so that as the former District President she could still feel a part of the fraternal. These center pieces were made with a 4th of July theme by members of Sr. Branch 289.



Emily Wyvratt Scholarship Winner

Members of S111 (Charleroi, PA) joined together to honor their member, Emily Wyvratt, a College Scholarship winner. She is a nursing major at Waynesboro University. She was congratulated and presented a gift by the branch. Emily thanked her grandmother Marlene Calcek for involving her in FCSLA and her parents for their unconditional love and support.



Receives Computer Science Degree

Geoffrey Kim, a member of S169 (Youngstown, OH) graduated with honors from Loyola Marymount University in Los Angeles, CA. He received his degree in the field of Computer Science with a minor in Animation. Geoffrey interned at Edmonds.com while at LMU and after graduation was hired full time as a Front End Engineer at their Santa Monica, CA headquarters. As a former recipient of an FCSLA scholarship, he would like to thank the organization for their support.



Joann Skvarek Banvich (left) and Betty Skvarek (right) presents Florence Hovanec (center) a center piece from the district meeting.



Florence seated with L-R: her daughter-in-law Judy, granddaughter Holly, and son Joe.

Student Scholarship Recognition Dinner Held

Recently Sr. Branch 88 and Jr. Branch 157 of Monessen, PA recognized scholarship recipients at a dinner for the students, their parents and guests. President Dorothy Urbanowicz welcomed guests and Branch Chaplain, Rev. Micah Kozoil addressed the students about graduation, not being the end, but the beginning of a new phase of their lives. The following scholarship recipients were honored:

Chelsey Billick graduated from Monessen High School with honors in 2012. Beginning in the fall, she will be a senior at Carlow University in Pittsburgh, PA majoring in Early Childhood and Special Education. During her time thus far at Carlow, she has been involved in multiple activities and leadership positions. Chelsey has been a first year mentor for the past two years and has been actively involved in planning new student orientation. She has been a member and a choreographer of Carlow's Dance Company since her freshman year. She is also a charter member of Carlow's first local social sorority, Delta Gamma Beta and has held the position of Philanthropy Chair. She is currently Treasurer of the Honorary Education Fraternity, Kappa Delta Epsilon and is also a member of the Student Pennsylvania State Education Association. One of Chelsey's most memorable experiences at Carlow was attending Alternative Spring Break for the past two years in Loredo, TX. During this time she and 22 students helped build homes for Habitat for Humanity. This upcoming spring of 2016 she will be student teaching and graduating with her Bachelor's Degree. Chelsey plans

to remain at Carlow University for a fifth year to complete her Master's Degree in Education. As her dream of becoming a second grade teacher comes closer, her determination and excitement to teach has intensified. She is the daughter of Tim and Joanne Billick.

Mia Mahalko graduated from Frazier High School and will be attending West Virginia University in the fall semester as a Marketing major. During high school, Mia was a member of the National Honor Society, Co-Captain of the school color guard squad, Foreign Language Club, Ski Club, Interact Club, Ecology Club, Student Government, Relay for Life, and Yearbook Staff. She was also a member of the Future Business Leaders of America, during which she received the first place Marketing Award in the Regional 2014 FBLA competition in Washington, PA. Mia is a 4 year participant in the Trio Upward Bound Program at California State University that prepares students for college. She is an 11 year member of the Girl Scouts, in which she is currently in the Ambassador rank. She is a member of St. John's Roman Catholic Church Youth Group in Perryopolis with whom she participated in two NCYC biannual conferences in Indianapolis, IN. Mia was named the Most Pleasing Personality of her senior class and the 2014 Frazier Homecoming Queen, and was selected to represent Pennsylvania in the pre-game and half-time shows at the 2014 Liberty Bowl in Memphis, TN. With this group she visited St. Jude's Hospital with other homecoming queens where they made care packages for St. Jude's patients

that are too sick to leave their hospital rooms. Mia is the daughter of William and Deborah Mahalko.

Katie Moscalink graduated from Laurel Highlands High School in 2015. She participated in the Math Club, SADD Club and Spanish Club. She was a majorette in the Mustang Marching Band all four years of high school. She also participated in three of the schools musicals: The Wizard of Oz, Beauty and the Beast, and the Phantom of the Opera. She also volunteered to help with the costuming for all three of these musicals. Katie has also rang bells for the Salvation Army, given tours of Mount St. Macrina's House of Prayer, volunteered at her church's bible school and calendar parties. She has also packed boxes for her local food bank. Katie is a member of the National Honor Society and the Penn State 4.0 Club. She will be attending Duquesne University's Honor College in the fall to become a Pharmacist. She is the daughter of Gregory and Nancy Moscalink.



Nancy, Katie and Gregory Moscalink.



Tim, Joanne, Chelsey and Ercia Billick.



William, Mia and Deborah Mahalko.



Sean, Ella, Lily and Allison Machusko.

May Crowning Held At Youngstown District Meeting

The May 17th meeting of the Maria E. Grega (Youngstown, OH) centered on the crowning of the Blessed Mother. Nancy DeWitt, President of Branch 202, Campbell, OH, placed the wreath of flowers on Our Lady's statue as the 115 members sang "On This Day, O Beautiful Mother," and "O Maria Ruzencova". The event was held at Bogey's On the River Catering Center, Campbell, OH. Nancy welcomed everyone. After a delicious buffet meal, she introduced President Bernadette Demechko.

Dolores Sonoga, Secretary, read the minutes and correspondence which included many thank you notes from scholarship winners. The District had eighteen national winners and three winners of local scholarships. They will all be honored in August at the annual scholarship dinner.

Shelly Zura, Treasurer, gave the financial report and stated the books will be audited in June at a Board Meeting at the home of the President.

In keeping with spring (which finally arrived after a harsh winter), the tables were set with potted violets encased in lavender foil. Nancy and her committee hosted the event and distributed many lovely gifts to door prize winners.

Bernadette explained the two types of insurance and annuity policies: "Principal" and "Fraternal". She mentioned that every Branch has delegate representation at the October Convention in October. She has reserved a bus for the group and will hold a delegate meeting in September to provide final convention details.

Loretta Ekoniak, S161 Auditor and President of the American Slovak Cultural Association, thanked the Branches of the District which generously supported financially and by attendance, the play, "Out of This Furnace," (T. Bell) and the documentary film showing of "The Final Mission" (Dusan Hudec) about families in Slovakia who harbored Allied airmen who had been shot down over their villages during World War II. The meeting was adjourned with a prayer for deceased members.



L-R: Dr. Mary Lou DiPillo, President of Branch 30 and newly appointed Auditor of the District Board of Directors; Emma Burin, newly elected President of Branch 422; Bernadette Demechko, District President; and Nancy DeWitt, President of Branch 202 and Auditor of the Board of Directors. Branch 202 hosted the May District Meeting.

Ella Machusko is 9 years old and will be entering 4th grade at St. Sebastian Regional School in the fall. Ella takes piano lessons and her favorite subject is math. She enjoys playing soccer for a community team, her school and Century United of Pittsburgh. Ella also takes dance lessons where she studies tap, ballet, lyrical, jazz and hip-hop. In her spare time, she enjoys playing with her sister Lily and her friends, and also enjoys visiting Walt Disney World with her family. She is the daughter of Sean and Allison Machusko.

Also honored at the dinner was **Rev. Michael Crookston** pastor of The Epiphany of Our Lord Parish in Monessen, PA. Fr. Crookston graduated from Norwin High School in 1971 and Edinboro University in 1973. He completed his Theology studies at St. Vincents Seminary in 1980 and was ordained May 3, 1980 at Blessed Sacrament Cathedral. Congratulations to Father on his 35th anniversary.

Recipients not attending were **Brooke Martin** of Sr. Branch 88 and **Katelyn Kane** of Jr. Branch 157.



Dorothy Urbanowicz, Ella Machusko, Chelsey Billick, Mia Mahalko, Katie Moscalink, Rosemary Betza, Fr. Micah and Alice Bialon.



Dorothy Urbanowicz, Fr. Michael Crookston, Rosemary Betza, Alice Bialon and Fr. Micah Kozoil.



IN MEMORIAM

MARGARET HRUBES, W051



Margaret M. Hrubes, 95, of Garner, IA died May 26, 2015. Born June 4, 1919 on a farm east of Britt, she was the daughter of Joseph and Alice (Zabuensky) Pavelka. She graduated from Britt High School and after a year at Britt Jr. College taught at Liberty No. 3 country school for two years and Erin No. 1 for one year. On June 10, 1941 she was married to John Hrubes at

St. Wenceslaus Catholic Church in Duncan. They farmed south of Duncan until 1979 when they retired and moved into Garner. Margaret was known as a historian and author. She was a member of St. Wenceslaus Catholic Church in Duncan, Rosary Society, and Catholic Daughters of America – Court Isabella No. 642. Margaret is survived by her five children, Darlene Boho of Menomonee Falls, WI, Diane (Bill) Elling of Estherville, David (Sharon) Hrubes of Lehigh, Gerry Hrubes of Garner and Dean Hrubes of Britt; 15 grandchildren; 31 great-grandchildren; a sister, Leona Hrubes of Britt; a sister-in-law; a brother-in-law; many nieces and nephews. She was preceded in death by her parents; husband, John, in 1993; son, Kenneth Joseph; grandson, Rod Boho; and brothers, James, Paul and Joe Pavelka.

SUE S. COLLINS, S289



Sue S. Collins died April 5, 2015 at the age of 89 years old. She was born on October 28, 1925 in Gary, IN to the late Mary and John Kosin. She was married to Jean Collins and they shared 50 years of marriage until his death in 2001. She and her late husband were longtime residents of Sun City West, Arizona since 1986. She was a member of Our Ladies of Lourdes

Catholic Church where she was active in the church guild and a club regent for Catholic Daughters of America. She is survived by her three children: Jay Collins and his wife Nancy of Edmond, OK, Robbin Brodner and her husband Robert of Valparaiso, IN and Dawn Zellner and her husband Gary of Edmond, OK. She has seven grandchildren and five great-grandchildren. She will be laid to rest with her husband at the National Memorial Cemetery in Phoenix, AZ.

JAMES D. PERACCHINO, S182



James D. "Jimbo," 56, Sidman, died April 5, 2015, at Memorial Medical Center. Born March 2, 1959, he was the son of James "Pooch" and Amelia "Miltch" (Kerch) Peracchino. Survivors include: his wonderful mother; mother-in-law, high school sweetheart and wife of 32 years, Lisa Peracchino (Albertelli), whom he married

August 28, 1982; daughter and "best co-worker," Bethany, and significant other ("son-non-in-law"), Derek Partsch; son and forever hunting and fishing companion, Brock, and girlfriend, Cassie Miller; brothers and best friends, Craig, St. Michael; and Brian, Salix; nieces and nephews. "Jimbo" worked for more than 30 years at Galliker's Dairy. While he enjoyed his job and his family there, everyone knew his true passion was softball. Jimbo was a coach for Cambria County Cobras, Penn Cambria High School and Mount Aloysius College. In addition to a lifetime of coaching, he and his daughter, Bethany, conducted pitching lessons in South Fork over the past several years. With between 60 and 70 girls each year, he touched so many lives that there are too many to name, although each one equally as important. His pride came from coaching and watching his girls excel at every level of play or life. He was preceded in death by father; father-in-law; and son, Tony. In lieu of flowers, the family suggests that memorial contributions be made at the funeral home in Jim's name.

STELLA KOSLOSKI, S309



Stella Kosloski died on April 2, 2015 at 90 years of age. Stella was born in Fort William on September 29, 1924 and was a life-long resident of Thunder Bay. She worked at the Canada Car plant during the war years and afterwards at Sears Canada. Her hobbies were knitting, crocheting and petit point. Her nephews and their families

will cherish the beautifully crocheted table cloths and runners she made for them. Stella was also famous for her baking and cooking and was a perfectionist in everything she tackled. She loved her flowers and she tended her beautiful garden with love. In 1944 she married Peter Kubosh who predeceased her in 1970. In 1977, she married Carl Kosloski who passed away in 1980. She is survived by her brother William Maydo and sister-in-law Susan of Thunder Bay; nieces and nephews; grandnieces and nephews; and a step-son Bob Kosloski (Val). She was predeceased by her parents, Mary and Harry Maydo; sister Anne Andreychuk; brothers Paul and Maurice. In lieu of flowers, as expressions of sympathy, donations may be made in Stella's memory to a charity of your choice.

THERESA (TARRI) S. HANSON, S101



Tarri Hanson passed away peacefully May 8, 2015. She had just turned 80 years old. Born Theresa Helen Sabol on May 7, 1935, in Cleveland, OH, Tarri was the second daughter born to George and Anna Sabol. She attended Notre Dame College in Cleveland and graduated in 1957 with a B.S. in Microbiology

and began a career as a registered dietician. In 1958, she married the love of her life, John Hanson, and they began a 57-year journey together that saw them move to Utah, Idaho, California, Oregon, Maine and finally, back to Oregon where they resided in Gresham until moving to Raleigh Hills in 2013. Together they raised six children. The daughter of Slovak parents, she enjoyed surrounding her children with the deep traditions of her family. Tarri was a very civic minded spirit and enjoyed nurturing and feeding her children's curiosities and education. Later in life, she enjoyed traveling with John to Shakespearian festivals, annual whale watching trips to the coast, rooting for her grandsons' teams and of course, hosting holiday events that brought everyone together. Tarri was a strong and energetic soul who always looked to help others, even in the midst of dealing with her own tragedies. She was preceded in death by her children, Anne, Michael and Meg. She had no more defeated cancer than she quickly turned to become a volunteer counselor to those also afflicted. Tarri is survived by her husband, John; daughter, Mary; sons, John (Peggy) and Erik (Jeab); four grandsons, two great-grandsons; sister, Mary Ann; and numerous nieces, nephews and all of their beautiful children. To her many friends, we ask that you honor her by acting as she would and continue to think of others and pay it forward.

VIVIAN D. LEKO, S156



Vivian D. Leko, 85, died May 18, 2015. Vivian was born April 19, 1930, in Beaver Falls, PA, a daughter of the late Frank and Anna Rubicky Maycher. In 1935, Vivian's family moved to Struthers, where she has lived her entire life. A 1948 graduate of Ursuline High School, Vivian worked at Ohio Water prior to starting her family. Vivian's life was about her family. She loved her Catholic faith and Slovak heritage and teaching her children and grandchildren the traditions that she valued so much. Vivian served as an officer for the FCSLA Sr. Branch 156 and the Jr. Branch 66 for over 30 years. She also served as an officer of the Maria E. Grega Okres. Vivian was a member of the Christ Our Savior Parish at Holy Trinity Church, where she was a member of the Infant Jesus of Prague, Altar and Rosary Society and was a pirohy worker. Vivian's husband, Albert Leko, whom she married on November 26, 1955, died June 7, 2007. She leaves four sons, Bernie (Anna) Leko of Struthers, Albie (Sue) Leko of Solon, Ron (Karen) Leko of Indianapolis, and Ed (Traci) Leko of Lisbon; one daughter, Theresa (Paul) Sedzimak of Struthers; one brother, F. Bernard (Gail) Maycher of Bloomington; nine grandchildren, and her beloved nieces and nephews and their families. Her family requests that any gifts take the form of contributions to Hospice House, 9803 Sharrott Road, Youngstown, OH 44514, or to the Christ Our Savior Parish at Holy Trinity Church, 250 N. Bridge St., Struthers, OH 44471.

HELEN KOVAL DEMILIA, BRANCH 254



Helen Koval DeMilia, a lifelong Sleepy Hollow resident died January 5, 2015 at the age of 87. Born in North Tarrytown on January 16, 1927, she was the daughter of Charles and Anna Varga Koval. She attended North Tarrytown High School. On March 3, 1945, she married Joseph A. DeMilia in Holy Cross Church. Helen was a devoted parishioner of Holy Cross Church where she served on the Parish Council and as President of the Altar & Rosary Society. She was a member of the Catholic Daughters of America as well as a member of Branch 254 of the FCSLA. Helen also served as a Treasurer of Branch 301 of the FCSLA. She was a member of the Sleepy Hollow Seniors where she had served as both Vice President and President and she was a member of the Rescue Hose Ladies Auxiliary. No matter what the event or function was, Helen could be found in the kitchen where she loved taking charge. Helen is survived by her sons Joseph A. (Molly) DeMilia, Jr. of Carmel and John Charles of Sleepy Hollow. Also surviving are her grandchildren Donna, Joseph and David (Kim) and her great-granddaughter Grace. Her family misses her and is grateful for the many years they had with her. Helen was one of 15 children and her sister Catherine Vasko of Schenectady, NY followed her to eternal rest on January 7, 2015. She was predeceased by her husband Joseph in 1997 and her siblings Michael, Joseph, Charles, John, George, William, Edward, Walter, Joseph, Anna and Agnes Koval, Marie Handzo and Dorothy Capossela.

AGNES CLARA ZELENAK, S403



Agnes Clara Zelenak, a resident of Fraser, MI since 1964, died peacefully on May 20, 2015. She was 89 years of age. Agnes was born in Warren, MI on January 10, 1926, a daughter of the late Walter P. and the Rose (Scheich) Kaltz. She was united in marriage to her beloved late husband John Zelenak on July 5, 1948 in St. Clement Catholic Church of Centerline. Agnes loved gardening and was a member of the Fraser Garden Club. She was a member of the Roseville American Legion Women's Auxiliary, loved to play golf, was an avid reader and avid Red Wings and Tigers Fan, but above all she was a loving and devoted mother, grandmother and great-grandma. Agnes is survived by her loving children, Daniel (Rose), Arthur (Cheryl), Deidre Sarosy, Jeffrey (Terry), Brian (Kieu Luc), Laura (Michael) Lesich and Melanie (Denis) Mahoney; by her sisters, Connie Steinmetz, Patricia Briggs and Donna (Charles) Prue. She is also survived by her beloved 16 grandchildren and 19 great grandchildren. She was preceded in death by her loving husband, John on January Memorials to the Fraser First Booster Club, 33079 Garfield Road, Fraser, MI 48026.

MATCHING FUNDS ACTIVITIES

Sr. Branch 88

Chinese Auction

Officers and members of Sr. Branch 88 in Monessen, PA, recently sponsored a Chinese Auction at the Epiphany of Our Lord Parish Festival. The project netted in excess of \$1,500.



Sr. Branch 301

Alex's Lemonade Stand

Jake, Drew, and Lauren Nieporte (J143, Canton, OH) are pictured participating in a matching funds project for Alex's Lemonade Stand. The Lemonade Stand was held June 5th and 6th, 2015 along with Sr. Branch 301.



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

Sr. Branch 313 and Jr. Branch 138

Annual Golf, Dinner and Auction

Jr. Branch 138 and Sr. Branch 313 (Natrona Heights, PA) sponsored St. Joseph High School's 23rd Annual Spartan Scramble: Golf, Dinner and Auction. The school has been serving students and families with the branch's community for 100 years. The annual fund raiser brings together students, parents, alumni, and friends in support of the school's operating budget, allowing the school to maintain its tradition of academic excellence, while keeping tuition as affordable as possible. The spirited day of fun and fellowship began with 18 holes of golf and ended with a dinner and auction. FCSLA members helped to ensure the success of this event through their involvement with planning and promotion. On the day of the event, members assisted with registration, auction, set-up, small games of chance, and the putting contest. The auction raised \$2,990.



Beverly and Tom Kaniecki displaying an FCSLA sponsorship sign.



L-R: Displaying a "Proudly Sponsored by FCSLA" sign are Ethan Fontana, Tom Kaniecki, Beverly Kaniecki, and David Herr.

Sr. Branch 114 Bingo Social

St. Ann's Sr. Branch 114 will host its annual Bingo Social on Sunday, October 18th. It will begin at 1:00 p.m. at the American Slovak Club, 2915 Broadway in Lorain, OH. Please make reservations no later than Tuesday, October 13th by calling Bernie Danevich at 440-960-2605 or Marge Thomas at 440-288-1492. All members are invited to attend.

Branch W001 Holds Annual Summer Picnic

Branch W001 held their annual Summer Picnic on Sunday, August 23rd at Memorial Park in New Prague, MN. A record number of people attended the picnic. The kids enjoyed card bingo, a water balloon toss and finding tokens in the sand. It was a great afternoon of visiting and the chicken dinner was enjoyed by all. Many won gift certificates that were given away as prizes.



Sr. Branch 111

Ethnic Food Booth at Festival of Nations

Members of S111 (Charleroi, PA) joined together with Mary, Mother of the Church "Festival of Nations" to complete a matching fund project. The branch members and the church members created their ethnic foods. The homemade pierogi, halushki, and holupki were sold at the Slovak Booth during the Festival of Nations. The booth raised \$2,100 which will be matched with \$600 from the Home Office. The Slovak Booth was very popular and the food enjoyed by all in attendance.



L-R: Elaine Weiss, Barbara Lombardi, Agnes Brauneegg, Fr. Jerry Mikonis, and Lorraine Harlack.



Branch W013

Booth at Breast Cancer Mud Volleyball Tourney

On July 11, 2015, members of W013, Prague, NE ran a Concession Stand at the Breast Cancer Mud Volleyball Tournament. Proceeds from the stand went to St. John the Baptist Church in Prague, NE. The money raised was matched by funds from the Home Office as part of the Matching Funds Program.



Father Brendon Michael Laroche Ordained to the Priesthood

Father Brendon Michael Laroche was ordained to the priesthood on June 6, 2015 by His Excellency Bishop John O. Barres at the Cathedral of St. Catharine Siena in Allentown, PA. He is the son of Deacon Michael J. Laroche and Wilhelmina E. (Petrakovic) Laroche, and the brother of Veronica Laroche. He is a member of Branch 319 along with his mother and sister. Before entering St. Charles Borromeo Seminary in Wynnewood, PA, Brendon attended De Sales University receiving degrees in Computer Science, Mathematics, and Philosophy. He graduated both times

Magna Cum Laude. He then went on to Catholic University in Washington, DC to work on a Masters of Philosophy. It was during this time that he felt a strong call to the priesthood. Attending St. Charles Borromeo for six years of study, he graduated Summa Cum laude with a Masters of Divinity and a Masters of Arts. Father Brendon feels so blessed to be doing the Lord's work. He is assigned as parochial vicar to Holy Infancy Parish in the Allentown Diocese.



168th Annual Saint Vincent Seminary Commencement

The 168th Annual Saint Vincent Seminary Commencement took place on Friday, May 8, 2015 at Saint Vincent Archabbey Basilica in Latrobe, PA. The celebrant was The Most Reverend Mark Bartchak, J.C.D., D.D., Bishop of Altoona-Johnston, PA. Master of Divinity Degree (Ordination Candidates) was conferred to Donald Bender, Jr., Jorge Carranza, Ryan Fischer, Zachary Galiyas, Reverend Isaac Haywiser, O.S.B., Brother Peter Pham, O. Cist., and Thomas Trocchio. Master of Arts Degree was conferred to Brother Patrick Boland, O.S.B., and Brother Joachim Morgan, O.S.B. Saint Vincent Seminary, founded in 1846, is the 4th oldest Roman Catholic Seminary in the United States. Nearly 3,000 diocesan and religious priests have been ordained from Saint Vincent. Saint Vincent currently serves thirteen dioceses, twelve Benedictine monasteries, and a number of other religious congregations. Gerald LaFrankie, Pittsburgh District Vice-President, and Monica LaFrankie represented the District at the Commencement.



L-R: The Most Reverend Mark L. Bartchak, J.C.D., D.D., Bishop of Altoona-Johnstown, PA; Gerald LaFrankie, Pittsburgh District Vice-President, Monica LaFrankie and The Right Reverend Douglas Nowicki, O.S.B., Archabbot and Chancellor.



Presented Scholarship Award

Pictured in the center is Ethan Tindira with his Grandfather Ray Tindira. Ethan was presented the 6th Grade Scholarship Award by Richard Talpas on the left, and Susan Talpas on the right, officers of Jr. Branch 57. Ethan will be attending Assumption Academy in Broadview Hts., OH in the fall.





WORD SEARCH

AMELIA EARHART
AMERICAN AVIATION PIONEER (1897-1939)

Words may be
found up and
down, side to side,
diagonally or words
may share letters.

P	N	A	Z	C	X	K	Q	L	X	N	R	Z	P	G	B	E	P	K	K
P	M	O	B	B	T	Q	E	L	E	C	T	R	A	O	X	Y	Q	Q	E
Q	P	F	W	R	Q	X	X	I	R	T	A	I	V	A	B	M	P	W	F
J	I	O	B	L	I	F	S	K	Y	V	P	X	F	F	E	F	B	F	O
Z	O	L	M	A	L	H	D	B	O	J	T	H	N	L	C	V	I	F	U
B	N	O	E	D	N	N	R	B	Z	C	Y	R	A	N	A	C	D	W	X
C	F	S	A	Y	P	H	O	W	L	A	N	D	I	S	L	A	N	D	S
S	W	Q	T	L	P	J	C	K	Z	N	S	C	V	F	D	T	J	R	N
W	E	X	L	I	A	K	E	G	T	K	K	G	A	Q	T	T	C	W	F
M	D	L	A	N	C	O	R	C	H	A	R	I	S	M	A	T	I	C	X
Q	N	H	N	D	I	I	G	K	A	H	M	R	Z	A	E	V	F	G	Z
Y	O	D	T	Y	F	H	P	K	H	A	M	E	R	I	C	A	N	M	N
E	S	S	I	P	I	N	R	S	S	M	Y	R	N	V	F	Q	S	I	C
J	N	Z	C	U	C	X	Y	E	P	U	F	H	W	A	O	N	Z	P	L
D	I	F	O	B	O	R	Q	N	P	R	Z	D	M	L	N	N	L	D	B
T	H	A	C	Q	C	P	O	J	F	G	H	E	L	E	Z	O	K	K	Y
Q	C	M	E	J	E	P	Q	N	I	K	U	M	A	R	O	R	O	X	O
R	T	O	A	A	A	L	P	U	M	H	L	H	G	I	V	M	P	N	J
R	A	A	N	Y	N	P	L	I	Z	M	Y	E	N	A	L	P	I	B	R
B	U	N	D	E	R	A	E	P	P	A	S	I	D	P	M	K	X	F	P

AMERICAN
ATCHINSON (Kansas)
ATLANTIC OCEAN
AVIATRIX

BI-PLANE
(The) CANARY
CHARISMATIC
DISAPPEARED

ELECTRA
HOWLAND ISLAND
LADY LINDY
NIKUMARORO

(Fred) NOONAN
PACIFIC OCEAN
RECORDS
SOLO

Name: _____ Age: _____

Address: _____

City: _____ State: _____ Zip: _____

Branch: _____ Phone #: _____

Puzzles must be in the Home Office by Monday, November 3, 2015!

YOU MUST BE A FCSLA MEMBER TO QUALIFY • 100 winners will be randomly drawn from all the entries received

Mail to: FCSLA Fraternal Department, 24950 Chagrin Blvd., Beachwood, OH 44122

NEPA INSTALLATION OF OFFICERS

Officers and Board Members of the Slovak Heritage Society of Northeastern Pennsylvania for 2015-16 were installed at ceremonies following elections at the annual meeting held at King's College, Wilkes-Barre, PA, recently.

The Slovak Heritage Society of N.E. PA was founded by Msgr. Francis J. Beeda, S.T.L. and Slovak cultural activists during the American Bicentennial in 1976. The Society hosts seasonal Slovak cultural events, most recently the group followed through on plans for a Special Room honoring Fr. Joseph Murgas in the King's College Facilities on Public Square in Wilkes-Barre. Formal dedication of the Room was held earlier this month.

For information on the Society's Programs, visit its website www.shsnepp.org.



Seated from left, Dorothy Sullivan, Nanticoke; Dinner Chair Elaine Palischak, Plymouth; Society Chair Philip R. Tuhy, Wilkes-Barre; Membership Chair Mary Migatulski, Wilkes-Barre. Standing from left, Corresponding Secretary Bernadette Yench, Wilkes-Barre; Recording Secretary Anna Hudock, Wilkes-Barre; Financial Advisor Magdalen M. Benish, Plains; Education Co-Chair Andrew Sofranko, Hanover Twp.; Michael Stretanski, Kingston; Joseph Kowatch, Kingston; Treasurer Jackson Hendershot, Wilkes-Barre; Anthony Palishak, Plymouth; Connie Plewniak, Wilkes-Barre Twp.; Education 20-Chair Helen Savinski, Swoyersville; and Public Relations Director, William A. Zdancewicz, Edwardsville.

Jankola Library Offering Christmas Oplatky

Oplatky, the traditional Slovak Christmas wafers, will once again be available this holiday season from Jankola Library. Orders will be accepted from October 26 until December 18, 2015.

The *Oplatky* come five per package and are thermal-sealed. They can be purchased for \$5.00 per pack. Customized requests can be filled to meet your needs. In addition, the minimum cost of shipping and handling is \$6.00 and upwards, depending upon the number of packets ordered and the cost of priority mailing. Payment, made to **Jankola Library**, is required before orders will be shipped.

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

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF MAY 31, 2015

ASSETS

Cash & Short Term Investments	\$ 13,562,251
Bonds	754,592,456
Preferred Stock	2,105,553
Common Stock	5,588,543
Investment Income Due & Accrued	12,219,837
Property Plant & Equipment, Net	5,730,250
Certificate Loans & Accrued Interest	3,128,502
Other Assets	139,316

TOTAL ASSETS

\$ 797,066,709

LIABILITIES

Life Reserves	\$ 252,388,968
Annuity Reserves	429,967,753
Death Claims Payable	2,043,446
Unearned Premiums	506,155
Matured Endowments	356,837
Provision for Dividends Payable	2,519,232
Accumulated Dividends & Interest	4,264,233
Accrued Convention Donations	826,405
Provision for Future Conventions	559,000
Asset Valuation Reserve	7,511,465
Interest Maintenance Reserve	979,444
Other Liabilities	1,180,588

TOTAL LIABILITIES

\$ 703,103,527

Surplus

\$ 93,963,182

TOTAL LIABILITIES AND SURPLUS

\$ 797,066,709

INCOME STATEMENT

For the Five Months Ending May 31, 2015

REVENUE

Insurance Premiums	\$ 2,960,982
Annuity Premiums	16,103,644
Investment Income	16,545,027
Amortization of Interest Maintenance Reserve	37,542
Rental Income	162,208
Other Revenue	5,637
TOTAL REVENUE	\$ 35,815,040

EXPENSE

Increase in Reserves — Life	\$ 1,514,180
Increase in Reserves — Annuity	13,717,317
Insurance Benefits	2,658,133
Annuity Benefits	9,656,085
Commission Expense	427,791
Surrender Benefits	2,001,301
Post Mortem Benefits	587,421
Miscellaneous Member Benefits	31,729
Matured Endowments	28,268
Donation Expenses	26,016
Change in Accrued Convention Donations	101,860
Convention Expenses	58,933
Bank Service Charges	5,210
Data Processing Service Fees	85,973
Accounting Fees	18,510
Actuarial Fees	84,962
Legal Fees	14,126
Consulting Fees	52,093
Bonus to Branches	354,165
Fraternal Activities	36,736
Official Publications	173,456
Scholarship Awards	108,091
Miscellaneous Employee Benefits	168,740
Fees — Directors	55,791
Salaries — Employees	596,109
Salaries — Officers	193,560
Interest Expense	126,999
Tax Expense	116,879
Depreciation Expense	106,791
Utility Expense	33,667
Postage and Printing	73,213
Advertising	48,464
Travel Expense	31,901
Insurance Department Fees	55,083
Sales Promotion	81,309
Rental Expense	162,208
Other Expense	184,325
TOTAL EXPENSE	\$ 33,777,394

Income (Loss) from Operations

\$ 2,037,646

Dividends to Members

1,079,589

Subtotal Income (Loss)

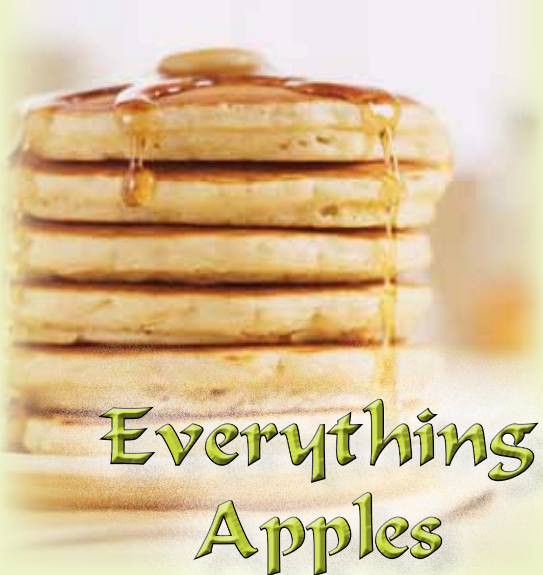
\$ 958,057

Capital Gains (Loss)

0

NET INCOME (Loss)

\$ 958,057



Everything Apples

APPLE BUTTERMILK PANCAKES

- 1 cup all-purpose flour (spooned and leveled)
- 1 tablespoon sugar
- 1¼ teaspoons baking powder
- ¼ teaspoon baking soda
- ¼ teaspoon fine salt
- 1 cup buttermilk
- ½ cup applesauce
- 1 large egg
- 1 tablespoon unsalted butter, melted
- Cooking spray
- 1 apple, peeled and diced small (1 cup)

In a large bowl, whisk together flour, sugar, baking powder, baking soda, and salt.

In a medium bowl, whisk together buttermilk, applesauce, egg, and butter. Add applesauce mixture to flour mixture and whisk until just moistened (batter should have some lumps; do not overmix).

Lightly coat a large nonstick skillet or griddle with cooking spray and heat over medium-high. In batches, drop batter by ¼ cupfuls into skillet. Sprinkle each pancake with diced apple.

Cook until bubbles appear on top and a few have burst, 2 to 5 minutes. Flip pancakes and cook until golden brown on underside, 2 to 5 minutes. Repeat with more cooking spray and remaining batter, wiping skillet clean between batches.

MILE HIGH THREE-LAYER APPLE CAKE

FOR THE BUTTERCREAM

- 4 large egg whites
- 1 cup packed light-brown sugar
- ¼ teaspoon salt
- 1½ cups (3 sticks) unsalted butter, room temperature, cut into pieces

FOR THE CAKE

- ½ cup (1 stick) unsalted butter, melted, plus more for pans
- 2 cups all-purpose flour (spooned and leveled), plus more for pans

- 2 teaspoons baking soda
- ¼ teaspoon baking powder
- 2 teaspoons ground cinnamon
- ½ teaspoon ground ginger
- ¾ teaspoon salt
- 2 cups packed light-brown sugar
- 2 large eggs
- 4 Granny Smith apples, peeled, two coarsely grated and two diced

Preheat oven to 350 degrees. Butter three 8-inch-round cake pans; line bottoms with parchment paper. Butter, then flour paper and sides (tapping out excess); set aside.

In a medium bowl, whisk together flour, baking soda, baking powder, cinnamon, ginger, and salt; set aside. In a large bowl, whisk together butter, sugar, and eggs until well combined; fold in grated and diced apples. Add flour mixture; mix just until combined. Divide batter among prepared pans; smooth tops.

Bake until a toothpick inserted in center of cake comes out clean, 35 to 40 minutes. Cool cakes in pans 20 minutes, then invert onto wire racks; peel off parchment. Invert cakes again, and let cool completely on racks.

Make buttercream: In a heatproof bowl set over (not in) a pan of simmering water, whisk together egg whites, sugar, and salt until sugar has dissolved; remove from heat. Using an electric mixer on medium, beat mixture until fluffy and cooled, about 15 minutes. Increase to high; beat until stiff peaks form. Reduce to medium-low; gradually add butter, beating until fully incorporated, about 3 to 5 minutes.

Assemble cake: Place one layer on a serving plate; spread top with buttercream. Top with another layer; spread top with buttercream. Top with third layer; spread remaining buttercream over top and sides of cake. Refrigerate at least 1 hour (or up to 4 days). To serve, bring cake to room temperature; slice with a serrated knife.

APPLE CRISP

- ¾ cup all-purpose flour, (spooned and leveled)
- ¼ cup packed light-brown sugar
- ½ teaspoon salt
- ½ cup plus 2 tablespoons granulated sugar
- 8 tablespoons (1 stick) unsalted butter, cold, cut into small cubes
- 1 cup old-fashioned rolled oats (not quick-cooking)
- 3 pounds apples, such as Empire, Gala, or Braeburn, peeled, cored, and cut into ½-inch chunks
- 2 tablespoons fresh lemon juice
- ½ teaspoon ground cinnamon

Preheat oven to 375 degrees. In a large bowl, mix together flour, brown sugar, salt,

and 2 tablespoons granulated sugar. Cut butter into flour, using a pastry blender or two knives, until mixture is the texture of coarse meal. Add oats, and use your hands to toss and squeeze mixture until large, moist clumps form. Transfer to freezer to chill while you prepare apples.

In another large bowl, toss apples with lemon juice, cinnamon, and remaining ½ cup granulated sugar. Transfer to a shallow 2-quart baking dish, and sprinkle with topping mixture. Place baking dish on a rimmed baking sheet, and bake until golden and bubbling, 55 to 65 minutes. Let cool 10 minutes before serving.

APPLE BROWNIES

- 1 stick salted butter, melted and cooled, plus more for dish
- 1 cup all-purpose flour
- 1 teaspoon ground cinnamon
- ½ teaspoon baking powder
- ½ teaspoon salt
- ¼ teaspoon baking soda
- 1 cup sugar
- 1 large egg
- ½ cup chopped walnuts
- 2 large firm-sweet apples (about 1 pound total), peeled, cored, and cut into ½-inch cubes (2¾ cups)

Preheat oven to 350 degrees with rack in center position. Generously butter an 8-by-11-inch baking dish.

Whisk together flour, cinnamon, baking powder, salt, and baking soda in a medium bowl. In a separate bowl, beat together butter, sugar, and egg with a mixer until pale, about 2 minutes. Add walnuts and apples, and stir by hand until combined. Add flour mixture, and stir until combined, about 30 seconds more.

Spread batter in pan, and bake until golden brown and slightly firm, about 40 minutes. Let cool on a wire rack 30 minutes, then cut into 12 bars.

APPLE PIE SPICED CIDER

- 1¼ quarts apple cider
- 3 tablespoons firmly packed light-brown sugar
- 7 whole cinnamon sticks, (6 sticks for garnish)
- 1 teaspoon ground allspice
- ½ teaspoon ground ginger
- Ground cloves
- Freshly grated nutmeg
- Salt
- ½ cup Calvados, or other brandy (optional)

In a medium saucepan, whisk together cider, sugar, spices, and salt. Bring to a simmer over medium-low heat. Remove from heat; pour in brandy, if desired. Strain into a pitcher; discard solids. Serve in mugs, garnished with cinnamon sticks.

The background of the entire page is a close-up, high-resolution image of numerous pieces of candy corn. The candy corns are in various orientations, showing their characteristic tri-color pattern of white at the tip, yellow in the middle, and orange at the base. The lighting is bright, highlighting the glossy texture of the candy.

PERIODICAL

10/15

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.