



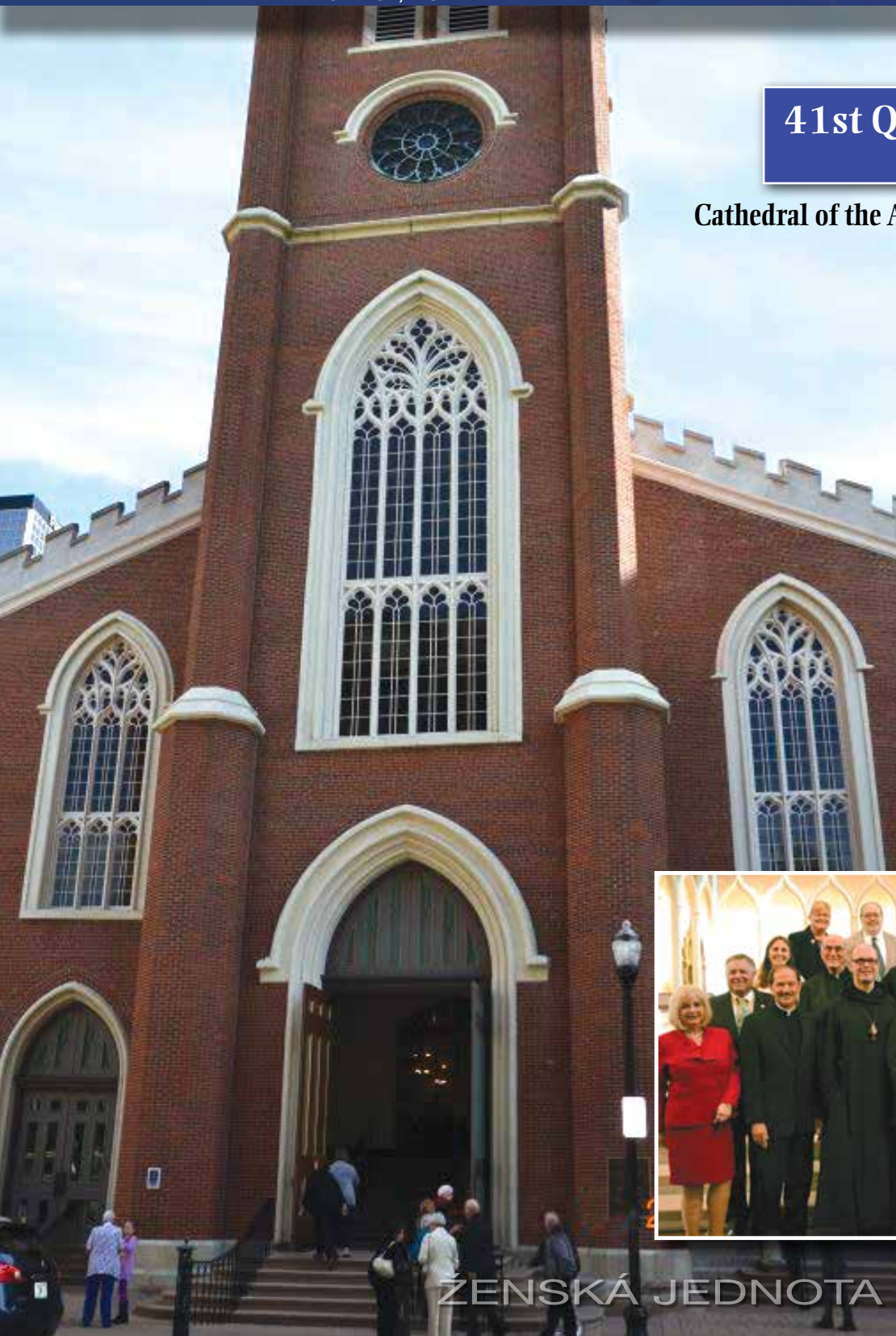
ISSN 0897-2958

Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 102, NO. 2

NOVEMBER 2015



Opening Liturgy of the

**41st Quadrennial Convention
of the FCSLAA**

Cathedral of the Assumption, Louisville, Kentucky



ŽENSKÁ JEDNOTA

*See Page 6
for Convention Highlights*

Fraternally Yours, ŽENSKÁ JEDNOTA®



ISSN 0897-2958



Fraternally Yours,
ŽENSKÁ JEDNOTA,
is a monthly magazine published by the
First Catholic Slovak Ladies Association.
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Cleveland, Ohio 44122
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Periodical Postage Paid at
Cleveland, OH 44101 and additional entries

Subscription Rate, Non-Members: \$6.00 — 1 Yr.

Printed at Triangle Press
6720 Allentown Blvd., Harrisburg, PA 17112

Postmaster: Send address changes to
Ženska Jednota,
First Catholic Slovak Ladies Association
24950 Chagrin Boulevard, Cleveland, OH 44122

Deadline for all articles is the 15th
of the month, 1½ months prior to the issue date.

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Ronald Paseka	Ann Sedlock
Bernard Drahozal	Dawn LaBuda

Be Thankful

Be thankful that you don't already have everything you desire,
If you did, what would there be to look forward to?

Be thankful when you don't know something
For it gives you the opportunity to learn.

Be thankful for the difficult times.

During those times you grow.

Be thankful for your limitations

Because they give you opportunities for improvement.

Be thankful for each new challenge

Because it will build your strength and character.

Be thankful for your mistakes

They will teach you valuable lessons.

Be thankful when you're tired and weary

Because it means you've made a difference.

It is easy to be thankful for the good things.

A life of rich fulfillment comes to those who are
also thankful for the setbacks.

Gratitude can turn a negative into a positive.

Find a way to be thankful for your troubles
and they can become your blessing.

Dear Friends,

During this month of Thanksgiving remember the words of
Thomas Merton from his Thoughts on Solitude...

"To be grateful is to recognize the love of God in everything He
has given us — and He has given us everything. Every breath we
draw is a gift of His love, every moment of existence is a grace,
for it brings with it immense graces from Him."

Happy Thanksgiving!

Until next Month . . .
Warmly, Carolyn



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Facebook

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

Should Parents or Grandparents Buy Life Insurance on Their Children or Grandchildren?



Albert Heiles

Some people will say no need to insure children. Some compare the expense of a premium as an investment and conclude it's a poor investment. Why do people buy life insurance for their children and grandchildren? First of all, notice the word "for" rather than the word "on". Life insurance purchased "for" your children or grandchildren is a gift that begins to build a foundation for financial freedom. It is providing a head

start in the world of building a financial base.

In the young life of a child or grandchild issues such as smoking, weight, health problems or driving records are not a part of their lives. They haven't taken on avocations that would affect their insurability. At young ages, they probably qualify for life insurance at favorable rates. With the

additional benefit of cash value, the policy is an excellent example of interest working on their behalf. Cash value will be available to them later in life if needed for a personal, business or investment opportunity.

Delaying the purchase of life insurance might result in availability due to increase costs or decreasing benefits.

What impact would the death of your child or grandchild have on your ability to deal with issues of the accompanying life pressures as a result of that loss? We pray nothing ever happens to our children or grandchildren. Recovery from such a tragedy is very difficult. Life insurance on a child will never take their place or make the loss less significant, but it will be a cash cushion to fall back on that can certainly help dealing with the tragedy of the loss.

First Catholic Slovak Ladies offers excellent life insurance products that provide choices on payments in terms of premium amounts and premium durations. We offer products that can be single premium (only one premium is paid and the policy is paid up for life). We also offer policies in which premiums can be paid up in 10 years or 20 years. And finally, we offer a life-long premium policy. First Catholic Slovak Ladies Association has paid dividends on whole life policies for over 10 decades. Dividends are not guaranteed and can be changed at any time, if dividends are paid, they can be used with options to enhance your purchase of a whole life insurance product.

A representative of FCSLA would be happy to share additional insight on our excellent Life insurance products. Please feel free to contact the Home Office at 800-464-4642.

Thank you.

Albert E. Heiles, CLU, ChFC, AEP, CRC, LUTCF
FCSLA National Sales Manager

COURT OF APPEALS

Since there were only two (2) persons elected to the Court of Appeals at our 41st Quadrennial Convention in Louisville, KY, and our Bylaws provide for five (5) members on the Court of Appeals, the three (3) vacancies on the Court of Appeals will be filled by the Board of Directors per the Bylaws page 25, Article V Section 4 j which states "Vacancies in elected National Offices shall be filled by the Board of Directors from a list of candidates who are Principal Members in good standing of the Association and who are duly qualified." Qualifications for the Court of Appeals appear on pages 9 and 10 of our Constitution and Bylaws.

If you are interested in filling one of these three (3) vacancies obtain an intent form from the National Secretary. Your completed intent form, a \$25 registration fee made payable to FCSLA, and your resume must be received by the President at the home office no later than December 31, 2015.

Cynthia Maleski, National President
First Catholic Slovak Ladies Association
24950 Chagrin Boulevard
Beachwood, Ohio 44122

Please note your resume must include education, 15 years of employment history with a description of the work you performed, and your involvement in the FCSLA. See page 24 of the Constitution and Bylaws dated October 6-8, 2014.

The Court of Appeals will take office in January 2016. The Board of Directors will fill the three (3) vacancies after reviewing all the applications and résumés received.



Thank You Pope Francis....
for your Historic Visit to the United States!
for Re-Energizing the Conversation
between Catholicism and the World!

Creating an Advent Tree of Kindness



I am not trying to rush the season, but this is a good time to plan (and start) a special activity that you (youth and adults) can do (and show) during Advent and beyond.

Materials:

You will need:

- One sheet of 9"x12" red construction paper
- One sheet of 9"x12" green construction paper
- Glue
- Scissors
- One Sheet of colored star stickers
- List of good deeds that you can do for someone else – even Jesus!

The "Process":

- Cut out a Christmas tree from the green construction paper.
- Glue the tree onto the red paper

Hang the tree in a special place where you and others can see it. *Here is why:* Each day that you do a good deed for someone else, put a star on your tree.

You may do more than one good deed each day but make sure the people are different.

Follow-Up:

Each night before you pray, check your tree to see if you are "growing" (and "glowing") through doing good deeds. Make sure you say a prayer for all those for whom you have done good deeds. Your prayers are PRICELESS!

This is a great way for the whole family to get involved — making the trees at the kitchen table together. You could even keep a list of your good deeds on the back of the tree. It is also a great activity to do at a Junior or Senior Branch Christmas party or other activity leading up to Christmas.

Advent Blessings!

SLOVAK FLAG RAISING IN CARTERET, NEW JERSEY

The Slovak Community of Carteret, NJ gathered together to celebrate the annual Slovak Flag raising in front of the Carteret Memorial Municipal Building Plaza on September 1, 2015, Slovak Independence Day.

The event was chaired by Diane Gruskowski (Branch 184) and coordinated by Mary Rindosh.

Mayor Daniel J. Reiman read the proclamation describing a brief history of our Slovak Heritage reminding us of the strong Catholic religion our ancestors fought so hard for.

The flag raising is a very moving ceremony for the Slovak citizens of Carteret. This was quite obvious during the singing of "Hej Slovaci" and "God Bless America."

After the flag raising everyone was invited to a reception hosted by the mayor.

The event was sponsored by the Ladies Slovak Citizen's Club of Carteret. Officers include: Ida Poll, president, Mary Rindosh, Vice President, Rose Kutney, Treasurer, and Mary Warren, Secretary.



Anna Hurban District of Chicago Annual Christmas Luncheon

The FCSLA Anna Hurban District of Chicago Senior Branches are hosting their annual Christmas Luncheon on Saturday, December 5, 2015.

- Where:** Orland Chateau
14500 S. LaGrange Road
Orland Park, IL
- Time:** Raffle Sales @ 11:00 AM
Luncheon @ 12:00 PM (Noon)
Raffle Drawing @ 1:30 PM
- Cost:** Contact your Senior Branch Officer for further details

RSVP by November 20, 2015 to your Chicago Senior Branch Officer or Barbara Schultz at 847-67-2268 or Barbara@titancapital.us.



Appointed Secretary of the Apostolic Nunciature in Bolivia

According to an article from the *The Catholic Light* (Diocese of Scranton, PA, July 2015), Pope Francis has appointed Reverend Christopher T. Washington (S172-Wilkes-Barre), a priest of the Diocese of Scranton, to serve as secretary of the Apostolic Nunciature in Bolivia. In this position, which is part of the Diplomatic Service of the Holy See, Father Washington will assist the Apostolic Nuncio in Bolivia in representing the Holy Father to the Catholic Church, the government and the people of the country. The son of Thomas and Rose Mary Diaco Washington, the priest is a native of Wilkes-Barre where he was a member of St. Mary of the Immaculate Conception Parish. He received his bachelor's degrees in philosophy and human



Pope Francis is shown greeting Father Christopher Washington during a private audience at the Vatican.

services/counseling in 2002 from the University of Scranton and completed his theological training at the Pontifical North American College and the Pontifical Gregorian University in Rome. He earned his degree in sacred theology in 2005 from the Gregorian, where he completed studies for his STL degree. Father Washington was ordained a priest for the Diocese in 2006.

He served as Director of Vocations, Director of the Office for Divine Worship, Master of Ceremonies for the Bishop, and chaplain of Holy Cross High School, Dunmore. In 2011, Archbishop Pietro Sambi, Apostolic Nuncio to the United States of America, made the official request on behalf of the Holy See to Bishop Joseph C. Bambera for Father Washington's services. After working for a year at the Secretariat of State, Father Washington was sent to the Pontifical Ecclesiastical Academy in Rome to prepare for diplomatic service. During his time there he earned a doctorate in theology and a licentiate in canon law.

"Father Washington's appointment by Pope Francis to the Apostolic Nunciature in Bolivia is a source of pride for the Diocese of Scranton," Bishop Bambera said. "He has studied and worked diligently for the last four years to prepare for service to the Universal Church. I congratulate him and his family, most especially his parents, Tom and Rose, for the gift of their son in service of the Church. My prayers and support are with him." Father Washington's appointment to Bolivia became effective July, 2015.

*THANK YOU
to the delegates
at the
41st Quadrennial
Convention
for your VOTE
of confidence at the
convention!*



*THANK YOU to all our branches
and districts for their service
in the communities where we live:*

YOU ARE THE LIGHT OF THE WORLD!

*AND, most of all, THANK YOU to all
our members for doing business with us
the First Catholic Slovak Ladies
Association way!*

Enjoy the convention coverage
this month and in upcoming issues
of Fraternally Yours.

Cynthia M. Maleski, National President

**First Catholic Slovak
Ladies Association**
of the United States of America
Beachwood, OH



**Don't forget about the FCSLA
Family and Friends
Membership Rewards Program.**

You can earn \$10 for each valid referral.

**Call 1-800-464-4642
for more information.**



Helen Kocan District – Host Committee for the 41st Quadrennial Convention

The Helen Kocan District Host Committee opened the banquet Sunday evening with a moving flag ceremony. District Vice-President Joann Skvarek Banvich, Committee Co-Chair, did an excellent job filling in for District President Margaret Abildua, Committee Chair, who was unable to attend the convention but worked hard planning and preparing for the event.

Special thanks to the committee for all their hard work. They have set the bar high for future convention host committees.

HOST COMMITTEE

District 6 – Okres Helen Kocan

Margaret Abildua – S053, Chair
Joann Skvarek Banvich – S452, Co-Chair
Rosemarie Hamerla – S053,
Doris M. Leadingham, S053
Kelly Leadingham, S053
Karen Wojnarowski, S053
Anthony J. Abildua, S081
Mary Beth Ciba-Markovich, S081
Rebecca J. Coleman, S081
Rev. John E. Kalicky, S081
Annette Markovich, S081
Marjorie Strbjak, S081
Geraldine Tumildalsky, S081
Judy Ann Vhrin, S081
John J. Zabrecky, S081
Cynthia M. Oresik, S289
Mary Ann Oresik, S289
John M. Zaborske, S289
Lillian Zaborske, S289
Jeannette R. Bramer, S409
Agnes M. Chervenak, S409
Andrew A. Sacek, S409
Mary E. Kutcka, S452
Elizabeth M. Ortiz, S452
Jo Ann Ortiz, S452
Margaret Ortiz, S452
Elizabeth Skvarek, S452



Mrs. Margaret Abildua, President of the Helen Kocan District preparing for the 41st Quadrennial Convention. The District served as the host committee for the convention held in Louisville, KY. The flags were used as part of the opening ceremony for the banquet and represented the home states of the delegates in attendance. The flags were a gift to the Association from Margaret and her husband Tony for use at future events.





Opening Liturgy of the 41st Quadrennial Convention of the FCSLA

Delegates and guests gathered at the Cathedral of the Assumption, Louisville, Kentucky for the opening liturgy of the 41st Quadrennial Convention of the FCSLA.

Principal celebrant was Archabbot Douglas R. Nowicki, O.S.B., the Archabbot of St. Vincent in Latrobe, PA. Eight other clergy, including FCSLA National Chaplain, Monsignor Peter Polando, concelebrated and Deacon Al Heiles, FCSLA National Sales Manager proclaimed the gospel and assisted with the liturgy.





FCSLA Art Contest Entry Winners

Kelly Shedlock, Fraternal & Youth Director

FCSLA has some VERY talented and creative youth members! They made the judging very hard! The theme was "Favorite Thing I did on my Summer Vacation".

Our youngest member to submit a drawing was 16 months and the oldest was 15! Congratulations to ALL of you (and your parents) for taking the time to share your talents with the entire FCSLA Family!

I am very excited to be able to share you drawings with not only in our Fraternally Yours Magazine, but also on our website www.fcsla.org. I so enjoyed all of the drawings. Their drawings were laminated and sent back to them with a certificate and prize. We can say we saw their early drawings before they were famous.

I hope you will participate again next year! Congratulations!

AGES 3 & UNDER

1st Place — Gianna Wesely

Age 3, Branch W-032, Lincoln, NE
"Swimming at the Pool with Grandpa"

2nd Place tie — Evelyn Hook

Age 2½, Branch J-138, Natrona Hts., PA
"Summer Afternoon at the Spray Park"

2nd Place tie — Lucy Hook

Age 18 mos., Branch J-138, Natrona Hts., PA
"An Evening of Fireworks"

2nd Place tie — Vera Lattus

Age 16 mos., Branch S-138, Dallas, TX
"Boat Riding"



First Place — Gianna Wesely



Second Place Lucy Hook



First Place — Clare Freaney



Second Place — Evelyn Hook



Second Place — Molly Riley

AGES 4-6

1st Place — Clare Freaney

Age 4, Branch J-457, Avon, OH
"Playing Outside with my Cousins & Family"

2nd Place — Molly Riley

Age 6, Branch J-198, Amherst, OH
"My Cousins House in West Virginia"



Second Place — Vera Lattus



Third Place — Patrick Brooke

FCSLA Art Contest Entry Winners

AGES 7-10

1st Place — Anna Rose O'Drain

Age 8, Branch J-046, Philadelphia, PA
"Visiting my Grandma's House in Flagler Beach, FL"

2nd Place — Reid Gavalier

Age 10, Branch J-161, Aurora, OH
"My New House"

3rd Place — Kaitlyn Wesely

Age 7, Branch W-032, Lincoln, NE
"My Aunt, Sister Mary Faustina, Graduating"

4th Place tie — Noelle Garcia

Age 7, Branch J-458, Burke, VA
"Me and My Teddy Bear"

4th Place tie — Lillian Wesely

Age 9, Branch W-032, Lincoln, NE
"Going to the Pool"



First Place — Anna Rose O'Drain



Second Place — Reid Gavalier



Third Place — Kaitlyn Wesely



Fourth Place — Lillian Wesely



Fourth Place — Noelle Garcia

AGES 11-13

1st Place tie — Abigail Swierz

Age 13, Branch J-192, London, OH
"Swimming with the Dolphins"

1st Place tie — Jake Rohde

Age 11, Branch J-339, Woodridge, IL
"Colosseum in Rome"

1st Place tie — Erich Diehl

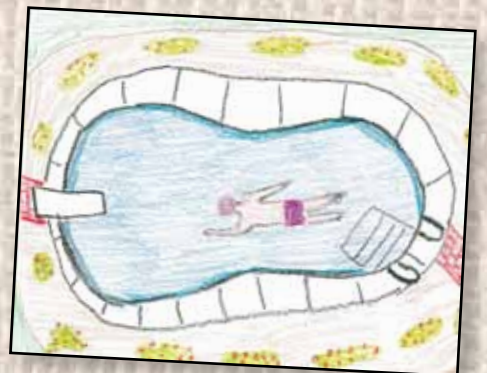
Age 13, Branch J-035, Califon, NJ
"Grandma's Pool in North Carolina"



First Place — Abigail Swierz



First Place — Jake Rohde



First Place — Erich Diehl

Continued on Page 13

Maria E. Grega District Recognizes Scholarship Winners

The Maria E. Grega (Youngstown, OH) District honored its twenty-one scholarship winners with a dinner at The Elm Tree, Struthers, Ohio, on August 16.

District President, Bernadette Demechko, thanked the parents and grandparents for supporting the First Catholic Slovak Ladies Association (FCSLA) by purchasing insurance policies for their family members so they could be eligible for all FCSLA benefits. She introduced Patti Granchay, President of Struthers Branch 156, who welcomed the 151 members and guests in attendance.

Patti introduced her committee who did a splendid job of making the hall festive.

Hoping to "hurry the advent of fall," the tables were graced with chrysanthemums encircled in gold foil. The stage held 3 tables containing 55 gifts that would be used for door and raffle prizes.

After a delicious meal that included stuffed cabbage and ending with cupcakes which contained a plastic "congratulations" ornament, roll call was held. There was no formal business meeting.

The President made a few announcements regarding the upcoming October convention. There will be 26 delegates representing all eight Branches, attending the event.

The President gave her traditional "support your Slovak heritage" talk. She



Seated L-R: Isabella Thornton (J231); Lauren Getz (S156); President Bernadette Demechko; Mya Agee (J192); Emily Jade Lyons and Nicole Malkovits (S161). Second Row L-R: Nolan Lane and Reggi Demechko (J192); Liano Zigo (S61); Leanne Chandler (J192); Alexandra Donoghue (S153); and Brooke Chandler (J192). Back Row L-R: John Paul Bahmer (S161); Anthony Leombruno (J257); Jack Bahmer and Joseph Sebest II (S161).

explained that although FCSLA is known for its financial security, as a fraternal organization (non-profit), all Branches must donate volunteer hours and money to charitable groups.

This past year, many of the Youngstown Branches supported the play, "Out of This Furnace" (Bell) which was staged at Youngstown State University. They helped to defray the \$5000 cost of the production. The Branches bought ads, tickets for their members and loaned items for the Slovak display cases at the entrance of the theater.

A few months later, Branches supported the documentary World War II film, "The Final Mission." The movie was the true account of Allied parachute troopers who were dropped into Slovak villages behind the German lines. The Director, Dusan Hudac, interviewed the 80 and 90 year old soldiers who were harbored by the Slovak villagers in their homes and barns.

He also filmed and interviewed the Slovak people who endangered their own lives to save them. Although these people spoke Slovak in the film, the subtitles were in English. Over 100 people, many FCSLA members, attended the film shown locally in May.

And, of course, the eight Branches always have ads in the Simply Slavic Fest program book in June in downtown Youngstown. She noted that two

S161 members, John and David Slanina along with a friend, Ken Shirilla, began that Fest 5 years ago. Many FCSLA members also support the Mahoning County Slovak Fest held at Our Lady of Sorrows Parish grounds in August by working at the dinner or various booths. These events are a good way to perpetuate our Slovak customs. Even if you can't work at these events, you should all try to support them.

The presentation of scholarship winners followed. The President of each Branch introduced her winners and presented each with a monetary Branch gift. Shelly Zura, District Treasurer, also gave each winner a monetary gift from the District. Each

winner spoke briefly about his/her goals and school activities.

Agnes Lisko, representative of the Katherine L. Sedlacko Family Trust, presented two scholarships of \$500 to Mya Agee and Leanne Chandler, who are attending Holy Family School, Poland, Ohio.

Mary Bellotto, whose family has helped to fund the Anna S. Granchay District Scholarship presented a \$500 check to Lauren Getz, Youngstown, who is attending Youngstown State University.

Before adjourning, the group sang "Happy Birthday" to Patti Granchay's mother, Leafy Huey, who was celebrating her 89th birthday that day and attends all FCSLA events.



The Anna S. Granchay District Scholarship of \$500 was awarded to Lauren Getz (S156), who is attending Youngstown State University. Patti Granchay, Branch 156 President, which hosted the event is seated with Lauren and Mary Bellotto whose family funds the scholarship.



The Katherine L. Sedlacko Family Trust Scholarship was presented by family representative, Agnes Lisko. The \$500 scholarships were awarded to Mya Agee (left) and Leanne Chandler (right), both students at Holy Family School, Poland, Ohio.

Sophia Mallchok Viglione Wed Nathan William Howell

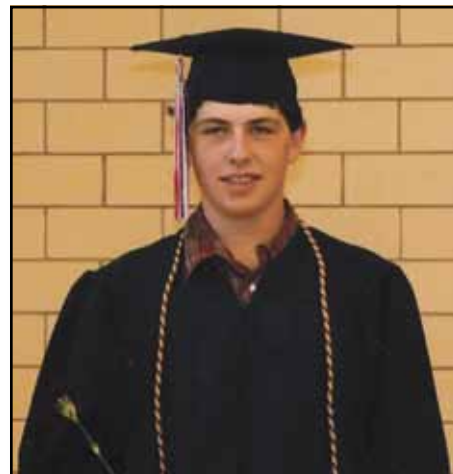
Sophia Mallchok Viglione wed Nathan William Howell at St. Charles Borromeo Church on September 5, 2015. Both graduates of Padua Franciscan High School and Baldwin Wallace University, they now attend graduate programs at The Ohio State University. Nathan is pursuing his doctorate in biochemistry and Sophia will graduate this spring with a Masters of Education in English/Language Arts. She is the 16th grandchild (all members of Branch 581) of the late Michael and Sophie Mallchok.



Sophie, known to her grandchildren as "Baba," was the founding president of Branch 581 from 1968 until her death in 2011. At the wedding reception, a recording was played of Baba Mallchok singing the Redova (bridal dance). Best wishes to the newlyweds! As Nathan's Mom-mom Mills would say: Krasna rodina!

Jesse Sis Receives Scholarship

Jesse Sis (W074, Atwood, KS) graduated from R.C.H.S. on May 19, 2015 and received a Scholarship from FCSLA W074. He will attend The Northwest Technical College, Goodland, KS, majoring in welding. Jesse is the son of Jarrett and Marie Sis, has a brother, Jason and his grandmother is Delpha Sis, all members of W074!



Celebrates 60th Wedding Anniversary

A.J. and Marjorie (Pianalto) Horinek were married August 9, 1955 at Sacred Heart Church, Atwood, KS. Their children Kenneth, Keith, Cheryl, Charlene, Karen, Kelvin, and Kristin hosted an open house for the 60th Anniversary at the Columbian Hall in Atwood on August 8, 2015 for relatives and friends. A.J. and Marjorie are members of Branch W074.



Nathan Thies Receives Scholarship Award

Alice Maresh (bottom left), Secretary of Branch W008, Dodge, NE, is shown presenting her grandson Nathan Thies of Sterling, NE a FCSLA scholarship check. He is the son of Naomi and Terry Thies. All of his family are members of Branch W008. The branch sends their congratulations to Nathan.



FCSLA Art Contest Entry Winners

AGES 14-15

1st Place — Mya Agee

Age 14, Branch J-192, New Springfield, OH
"Sunset at the Outer Banks of North Carolina"



First Place — Mya Agee

2nd Place — Johanna Diehl

Age 15, Branch J-035, Califon, NJ
"University of Richmond"



Second Place — Johanna Diehl

Sr. Branch 66 and Jr. Branch 470, Streator, IL Honored Scholarship Winners



L-R, 1st row: Dirk Locascio with his son Andrew and Cora Shultz with her mother Heidi. 2nd row: Mary Ellen Lair, secretary S66, Jane Soltis, president S66, Amy Strawn, treasurer S66, and Anna Mae Negray, secretary of J470.

ANDREW LOCASCIO is the son of Dirk and Debbie Locascio. He attends St. Walter School in Roselle, IL. He will be entering 8th grade in the fall. He enjoys parkour, music, Minecraft, and taking care of his kitten and being with family and friends.

CORA SHULTZ, daughter of Jason and Heidi Shultz, is attending St. Michael the Archangel School in Streator, IL. Her interests are drama club, art club, soccer, and volleyball. She plays the French horn in the Streator Grade School Band. She also plays piano, dances, and enjoys reading. During the summer she participates in plays at Engle Lane Theatre.



MAKENNA TKACH, daughter of Chris and David is a recent graduate of St. Michael the Archangel School in Streator, IL. She will attend Marquette Academy this fall. She enjoys learning about science and history. She received a gold medal in the school Science Fair and participated in Geography Bees. She plans to play softball, volleyball, and basketball in high school.

Combined Chicago Junior Branch/District St. Nicholas Party

Sunday, Nov. 8, 2015 • Noon to 4 p.m. • \$15 per person
Johnson-Phelps VFW Post #5220, 9514 S. 52nd Ave., Oak Lawn, IL

Sr. Branch 81 Holiday Luncheon

Sunday, November 15, 2015 ~ 12:30pm
Knight of Columbus

1120-119th Street, Whiting, Indiana
RSVP by Sunday, November 8, 2015
to Gerri Tumidalsky at 219-310-8428
or Annette Markovich at 219-659-3238.



L-R, 1st row: Mark Leskanich father of Jesse, Gloria Schmitz with her father Jim. 2nd row: Jane Soltis, president S66, Mary Ellen Lair, secretary S66, Amy Strawn, treasurer S66 and Anna Mae Negray, secretary J470.

JESSE LESKANICH, the son of Mark Leskanich will be attending ICC in Peoria, IL in the fall.

GLORIA SCHMITZ, daughter of Jim Schmitz and is a recent graduate of University of Illinois at Urbana-Champaign. She received an undergraduate degree in Global studies focusing on Global business and international studies. She will be completing her graduate studies at Jesuit run University of Miami in Coral Gables, FL.

American Fraternal Alliance Annual Meeting

Some members of the FCSLA Board of Directors, along with National Sales Manager Al Heiles traveled to Indianapolis, IN for the American Fraternal Alliance Annual meeting September 10-12, 2015. Held at the JW Marriott, the meeting provided excellent opportunities for networking with other fraternal societies and workshops in the areas of governance, marketing, and technology. The keynote speaker on Saturday was Cam Marston, a leading expert on the impact of generational change and its effect on the marketplace.



L-R: National Treasurer Steve Hudak; National President Cynthia Maleski, National Vice-President Larry Golofski; National Vice-President Barbara Waller, and National Auditor Katie Esterle.

Sr. Branch 65 and Jr. Branch 168 Visit St. Ann Basilica

Sr. Branch 65 and Jr. Branch 168 (Wilkes-Barre, PA) recently sponsored a trip to the St. Ann Basilica in Scranton, PA as their annual branch activity. Members of Branch 172 were also in attendance on the trip.



Granite bench donated by FCSLA on the grounds of St. Ann Basilica, Scranton, PA are L-R: Ann Dougher, Secretary/Treasurer S065/J168; Magdalen Iskra, President S172; Martha Iskra, Treasurer, S172.



The bus driver prior to boarding the bus for the pilgrimage to St. Ann's Basilica, Scranton, PA are Magdalen Iskra, President S172 and Ann Dougher, Secretary/Treasurer S065/J168.



The pilgrims gathered on the grounds of St. Ann Basilica to attend the novena and services on St. Ann's Feast Day.

Slovak Heritage Day Hosted by Cleveland Museum of Natural History

For the second year running, the Cleveland Museum of Natural History hosted a Slovak Heritage Day on Saturday, September 26th, celebrating the Central European nation that supplied so many immigrants to the steel mills and factories of industrial Cleveland in the early 20th Century. As part of this event National President Cynthia Maleski attended a private lunch with the Foreign Minister of Slovak Republic Miroslav Lajcak. The event helped honor the 100th Anniversary of the Cleveland Agreement, the first declaration by Slovaks and Czechs in America of their desire for an independent homeland out of the remains of the Austro-Hungarian Empire following World War I. The original document was signed by the Slovak League of America and the Bohemian National Alliance after meeting on Broadway Avenue in Cleveland. The luncheon was also one of several preliminary meetings in various strategic locations around the United States, leading to the early October meeting of the United Nations General Assembly in New York, to reinforce the strong ties between the United States and the democratic Republic of Slovakia. President Maleski was honored to represent FCSLA, as the largest and most far reaching Slovak fraternal benefit society in the United States.



National President Cynthia Maleski with Foreign Minister of the Slovak Republic Miroslav Lajcak.



L-R: Chase Anderson (Cleveland Museum of Natural History), Consul General Jana Trnovcova, Andrew M. Rajec, Suzanne Schulze Taylor (NACCO Materials Handling), Foreign Minister Miroslav Lajcak, Kate Sedgwick (wife of Ambassador Sedgwick), Andrew P. Rajec, Ambassador Theodore Sedgwick, Slovak Ambassador to the US Peter Kmec, Cynthia Maleski (FCSLA National President), Tom Vail (The Cleveland Plain Dealer), Felix Bruek (McKinsey), Oliver C. Henkel (Cleveland Clinic), Ambassador John Ong, James L. Hambrick (Lubrizol CEO).



IN MEMORIAM

MARGARET F. TKACH, S156



Miss Margaret F. Tkach, 101, passed away peacefully on May 19, 2015. Margaret was born October 28, 1913, in Struthers, OH. She lived in Struthers all her life until moving into Light of Hearts Villa. Margaret loved Struthers and was a very active person in the community. She was a member of the Struthers Historical Society and a trustee of the Senior Citizens Auxiliary of Local

2162. A very important part of Margaret's life was her church, the Holy Trinity Catholic Church in Struthers. She was proud of her 20 plus years as a "pirohy pincher" at Holy Trinity. Margaret was the daughter of Joseph J. Tkach and Suzanna Dicky Tkach. She took pride in her employment as a housekeeper for a prominent Youngstown family until she retired in 1970. Margaret shared a happy life with four dearly loved sisters and brothers, who preceded her in death, Kathryn Tkach Barry, Mary Tkach Noble, Elizabeth Tkach Simko, Susan Tkach Neilson, George T. Tkach, John J. Tkach, and Harry C. Tkach. Although Margaret never married and had no children, she was a devoted loving aunt to many nieces, nephews, grandnieces, great-grandnieces, grandnephews and great-grandnephews, passing down her love for family traditions. Donations in her name may be made to Light of Hearts Villa Benevolent Fund, 283 Union St., Bedford, OH 44146.

ANMARIE HONAN, S020



Anmarie Barrie Honan died on June 27, 2014 in Eufaula, AL. The daughter of the late Joseph Peter Barrie and Ann Kasper Barrie, she was born on July 30, 1959 in Kearny, NJ. She attended Fairley Dickinson University and received a BS in Dental Hygiene. She then went to Monmouth University where she received her MBA. She received a law degree from Seaton Hall University. Anmarie wrote and published

thirty-two books. After law school, she worked as a law clerk for a local judge and then opened her own law practice specializing in real estate law. In 2000, Anmarie met her future husband, Terry Honan and they married in 2001. Shortly thereafter they moved to Eufaula, AL where Anmarie practiced law and sold real estate. Anmarie embraced Eufaula though it was very different from the Jersey Shore. She loved the history, the architecture, the culture, and the people. She was a supporter of the Boy Scouts and attended many Scouting functions around the country with her husband. She loved her husband's family home, The Petry-Honan home, where they lived and participated actively in the restoration of the house and grounds. Survivors include husband, Terry Honan; step-son, Mathew Honan (Harper) San Francisco, CA; two granddaughters; sisters Donna Kelly (Larry) Oceanport, NJ and Joy Barrie Neptune City, NJ; and brother Chris Barrie (Mary Jane) West Columbia, SC and numerous nieces, nephews, and cousins. In lieu of flowers the family has requested that donations be made to the Boy Scouts of America Memorial Fund, P.O. Box 2025, Eufaula, AL 36072, "Trees Eufaula", 427 North Randolph Ave, Eufaula, AL 36027 or to the Anmarie Honan Scholarship Fund, Eufaula Heritage Association, 340 North Eufaula Avenue, Eufaula, AL 36027.

BERTHA KINZEL, W121



Bertha Kinzel, 84, Dickinson, died May 20, 2015. She was born on December 14, 1930, the daughter of Peter and Mary Eva (Sticka) Binstock on the family farm near Sheffield. Bertha graduated from the eighth grade in 1944 and moved to Dickinson where she worked at St. Joseph's Hospital. Bertha was united in marriage on October 10, 1951, to Gabriel Kinzel at St. Pius Catholic Church in Sheffield. To this union six children were born. They farmed and ranched

near New Hradec. Bertha moved to Dickinson following Gabe's death in 1997. She lived on her own up to the time of her illness. She was a member of Sts. Peter and Paul Church, St. Wenceslaus Church and the St. Ann's Alter Society. She enjoyed spending time with family and friends and was very independent. She enjoyed visiting the different casinos in the area with her sisters. Anyone that ever stopped by her home was always greeted with a wonderful home cooked meal or a freshly baked dessert. Bertha is survived by her six children, Eugene (Kathy) Kinzel, Sandra (Dennis) Frenzel, Susan (Hugh) Gustafson, Robert (Jackie) Kinzel, Randy (Shonah) Kinzel and Kevin (Deb) Kinzel; her 14 grandchildren; 14 great-grandchildren. Bertha was preceded in death by her husband, Gabriel; her parents; her brothers, Charles, Henry and Peter Binstock; her three brothers-in-law; three nephews; and one niece.

ANNE DOLORES ZVARA SAROSY, SZJO



Anne died on August 4, 2015 in Colorado Springs, CO. She was born on July 14, 1923, to Joseph and Dorothy (Sarvas) Zvara in Campbell, OH. She was an accomplished accordionist having her own orchestra heard weekly on WKBN Radio in the late 1930's and early 40's. It was here she met her future husband, John Sarosy, the vocalist. They were married on May 10, 1941 and spent the summer in New York City, where John studied voice at the Metropolitan Opera.

World War II changed the direction of their lives. While John was serving his country with the famed Jolly Rogers-Army Air Corps in the South Pacific, Anne worked as an apprentice draftsman for Republic Steel in Youngstown, OH. She then earned a Bachelor of Science Degree in Education, Cum Laude, from Youngstown State University and a Master in Education/Counseling degree at Westminister College, New Wilmington, PA. Anne was extremely proud of her Slovak heritage and was a founding director of the Mahoning Valley Slovak Cultural Society. She was a Vice-President of the Slovak League of America and Scholarship Committee director; chair of the Slovak World Congress Women's Committee, and a delegate to the World Peace Conference in Munich. Her appreciation and preservation of Slovak customs and culinary heritage led to the publication of two cookbooks: "*Treasured Tastes and Traditions*" and "*A Culinary Collection of our Slovak Heritage*", co-authored with her daughter, Sandra Sarosy Duve. She is survived by her daughters, Sandra Duve (James) of Colorado Springs, and Martha Vercellone (Joseph) of Dothan, AL; three grandchildren; six great-grandchildren. She was preceded in death by her husband, John, parents, sister, Esther, and brother, Bill.

FCSLA Scholarship Awards Presented to Sr. Branch 44 and Jr. Branch 112 Recipients

The FCSLA recently presented scholarships to members of Sr. Branch 44 and Jr. Branch 112 at Visitation Roman Catholic Church, Mt. Pleasant, PA.

Sr. Branch 44 members – Stephanie M. Firestone, a college sophomore attends Indiana University; Grace S. O'Brien, a college freshman attends the University of Delaware; Ethan John Sefchik, attends high school at Central Catholic, Greensburg, PA; and Lauren Ann Tracy, a college sophomore from Greensburg, PA.

Jr. Branch 112 members – Nathan Gaydos, Verna Montessori, Mt. Pleasant, PA; Allison Borek, St. Peter's Catholic School, Somerset, PA.

The officers and members are very proud of these students for being selected as scholarship winners and wish them much success in their future studies and careers.



1st row, L-R: Allison Borek (J112); Nathan Gaydos (J112) scholarship winners; back row L-R: Officers Agnes Farcosky, Loretta Hunker and Elizabeth Butler.



L-R: Branch S44 Officer Loretta Hunker; Stephanie M. Firestone (S44 scholarship winner); Agnes Farcosky and Elizabeth Butler, Branch Officers.

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

FCSLA 2016-17 ANNUAL SCHOLARSHIP PROGRAM

More than \$248,250 in Scholarship Awards!

The First Catholic Slovak Ladies Association (FCSLA) is pleased to announce its **2016-17 Scholarship Program**, which is in fulfillment of one of the objectives of the organization. More than \$248,250 will be awarded to young members of the Association, which includes \$42,000 being awarded to elementary school applicants.

In this day of promoting education, one of the best means of offering assistance is by the Scholarship Program. Each category will be awarded as follows:

COLLEGE SCHOLARSHIP AWARDS - \$1,250 EACH

58 Freshmen • 27 Sophomores • 16 Juniors • 16 Seniors

GRADUATE AWARDS - \$1,750 EACH

16 Full-Time Graduate Awards

32 HIGH SCHOOL AWARDS - \$1,000 EACH

8 Freshmen • 8 Sophomores • 8 Juniors • 8 Seniors

28 ELEMENTARY SCHOOL AWARDS - \$750 EACH

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

28 EARLY ELEMENTARY SCHOOL AWARDS - \$750 EACH

7 for Grade 1 • 7 for Grade 2 • 7 for Grade 3 • 7 for Grade 4

In addition, two (2) **THERESA SAJAN SCHOLARSHIPS** are awarded to graduate students

An eligible candidate for a FCSLA Fraternal Scholarship Award shall be a member of good standing for at least three years prior to date of application and hold a \$1,000 permanent life insurance certificate, a \$5,000 term certificate or a \$100 minimum annuity certificate. If applying for a Seminary or Deacon Scholarship, it is necessary to complete all documents.

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

Applications and supporting documents must be completed and submitted to the Home Office and received no later than 4:30 p.m. EST on Tuesday, February 23, 2016. Applications received after that date will not be considered. Applications and further details for this program may be obtained by calling the Home Office, your local Branch Officer, e-mail us at Scholarship@FCSLA.org, visiting our website at www.fcsla.com or by completing the form on this page and mailing it to:

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

Scholarship Department

24950 Chagrin Boulevard • Beachwood, OH 44122-5634

800-464-4642, ext. 1054

2016-2017 SCHOLARSHIP APPLICATION REQUEST

Please send me a scholarship application form by:

☐ US Postal Mail ☐ Email

(PLEASE PRINT)

Branch No. _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

E-mail _____

Application requested for following award:

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

Sr. Branch 124 Member John Stedina's Outdoor Paradise

John Stedina (S124) doesn't believe in throwing things away or giving up on them just because they appear to have outlived their intended use. Rather, the Throop, PA resident is a rescuer of the discarded and discounted, and happily brings such reclaimed relics to his garden, where a little creativity and elbow grease redeems these items into decorative, useful parts of his outdoor paradise. Mr. Stedina was born in the house on Vaughn Street where he resides with his wife of 56 years, Catherine (S124), and also raised their children, John Stedina, Karen Bracy and Mary Beth Patterson. Now, the Stedinas entertain their five grandchildren plus neighbors and their kids in their little haven in the Midvalley.

Even at 85, Mr. Stedina can tell visitors where every single plant or piece of decorative lawn furniture came from, and in fact loves sharing the history behind his life's work of sprucing up what was formerly a giant dirt lot. A bulldozer provided excavation that leveled off the property many decades ago, but ever since then, Mr. Stedina has done the rest of the work by hand with some help from his family, including extensive stone work all around the perimeter of the property. All of his shrubs were picked from local woods, none being less than 40 years old at this point. The pachysandra that provides good groundcover over much of



John and Catherine Stedina (S124) are pictured in front of the wishing well he built years ago for their Throop home.

his yard came from cuttings from the Jessup home of a woman Mr. Stedina visited to pick up donations for a paper drive during his 50-plus-year tenure as a Boy Scout leader. She was so generous that much of the plant populates his children's yards, too. The dainty Alyssum in his garden originated from a packet of seeds he got from a gas station. A couple years ago, he nurtured sunflowers that grew more than 12-feet high from some seeds he picked up.

Aside from the well-tended flowers and plants, Mr.

Stedina's garden is notable for its many and varied decorative pieces, which create a sort of Wonderland effect that his neighbors especially enjoy.

A giant snail on a spring cemented into the yard came from a now-defunct McDonald's playground. An old gas pipe was repurposed into a flag pole; a metal hospital bed turned into a large picnic table.

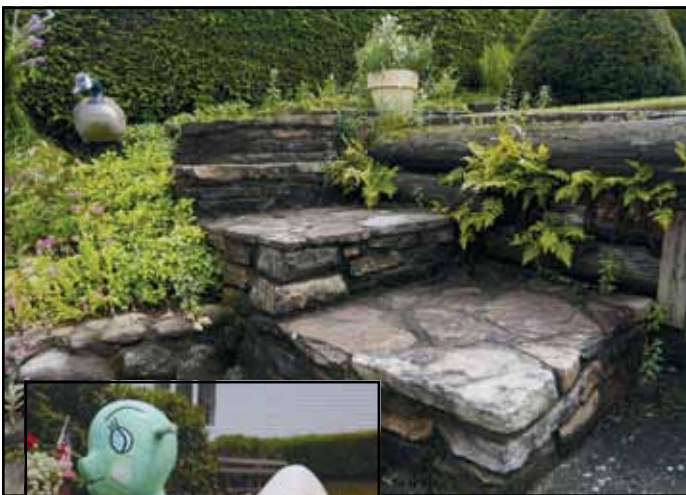
A closer look at a trellis reveals its original use as a storm door. A recycled length of railing that used to be on the Stedinas' front porch now acts as a divider between levels of the yard. Moonshine jugs dating back generations in Mrs. Stedina's family stand beside the large structure in the yard that acts as a sort of pavilion for meals and entertaining.

Large chunks of vivid glass salvaged from an old Duryea optical factory and mounds of coal that pay homage to Mr. Stedina's family of miners are piled up among the blooms and greenery. Neighborhood children love to follow the stone and cement pathways that wind and bend through different sections of the yard and lead to swing sets and unexpected corners full of flowers or shrubs. Mr. Stedina said his mother was a gardener, but it's his own pride and care for the place he's lived his whole life that is the driving force behind the hard work he puts into his meticulous lawn and garden.

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.



A sample of the stone work Mr. Stedina built with love for his yard.



A repurposed children's ride in the Stedina's yard.

Helen Kocan District Junior Branches Attend Ballgame

On Sunday, August 9, 2015, Helen Kocan District Jr. Branches (J58, 184, 317, 348) went to the "Old Ballgame." The group went to the Steelyard in Gary, IN to see the Railcats play the Sioux City Chiefs. It was a beautiful summer afternoon for the kids from the entire district to enjoy America's favorite pastime. The Gary Railcats emcee and FCSLA member Jason Yurechko made the event special with between inning activities like running in the outfield and singing, "Take Me Out to the Ballgame", for the 7th inning stretch. All junior members were treated to a hot dog, chips, cookies, and a drink as well as a yellow FCSLA t-shirt. Goodie bags with treats from the FCSLA home office were also provided. Unfortunately the home team Railcats lost the game in extra innings, but provided a great afternoon of fun and entertainment for the junior members and their families.



Celebrates 25th Anniversary

Youngstown-Spiszka Nov Ves Sister Cities will be celebrating its 25th anniversary in 2016. Their 19th tour of Slovakia will take place July 8-22. The annual luncheon with the Mayor of Nova Ves will again be a special feature plus a stay in a thermal water spa, a visit to Tichy Potek, a village of 324 people who transform their village into Slovakia of "olden" days, a re-enactment of a Slovak wedding, and many more events. Arrangements can be made for transportation and interpreter to relatives' homes.

Contact Jim Bench (724) 858-5843 or Kay Bench (724) 771-7900 or Jmbench@yahoo.com or Adventure Travel (800) 542-2487 for details.



St. Ann's Day Celebrated by Ohio Branches 114 & 198

Members of Branches S114 and J198 celebrated St. Ann's Day in Lorain, OH and honored their scholarship winners and their families at their monthly meeting on July 20th at the American Slovak Club in Lorain, OH. A business meeting was held welcoming all present followed by reports from both branches.

President Bernie Danevich honored Sr. Branch 114 National FCSLA Scholarship winners: Brianna Shullick, Kent State University and Alison Harper, Ohio State University. Other branch scholarship winners were: Kasey Bilancini, Kyle Bilancini, Areal Jones, Kaitlyn Knick, Megan Knick, Shannon Solak and Katherine Zelina. In addition, the branch honored those who applied for scholarships and the scholarship winners with a check to be used toward college expenses; they were ALL congratulated and wished much success for the future. A light luncheon was served with cake for dessert. The meeting ended with a raffle and gifts from Branch 114 and from the Home Office.



Members Chosen as Altar Servers for Bishop

Branch W008 Visit Parkview Nursing Home Residents

Branch W008, Dodge, NE helped with Bingo at Parkview Nursing Home on July 14th, 2015. The officers and members donated the bingo prizes and served coffee and cookies afterwards.

Pictured standing are the officers of Branch W008 and seated a couple residents of the Parkview Nursing Home.



Siblings **MEGAN** and **CHRISTOPHER JOZWIAK** had the honor of being selected to be altar servers, at Mass celebrated by the Most Reverend Richard J. Malone, Bishop of Buffalo (NY) at St. Joseph's Cathedral. They are members of the Jr. Branch 535. Megan and Christopher attend St. Aloysius Catholic school in Springville, NY and are very active in church, school, and extracurricular activities.

Cliff and Sue Jozwiak are the proud parents, and FCSLA agent James P. Jozwiak and Christine Jozwiak of Sr. Branch 638, also from Springville, are the proud grandparents. They are all proud members of FCSLA.



Michael Sulzinski Completes Service Trip to Jamaica

Michael Sulzinski, Ph.D. (S172, Wilkes-Barre, PA) recently completed a one week service trip to Jamaica. Dr. Sulzinski, a professor of Biology at the University of Scranton, was a mentor who accompanied eight undergraduate students on the trip, through their International Service Program (ISP). The Scranton volunteers painted the entire exterior of St. Joseph's Grade School, and built a small home for a Jamaican family in Cross Keys, Jamaica. They visited facilities for mentally and physically handicapped children and adults at the Missionaries of the Poor in Kingston; a

home for the elderly run by Saint Mother Teresa's order of nuns, Missionaries of Charity; and visited an infectious disease outreach clinic sponsored by St. Croix Catholic parish, Santa Cruz.

The University of Scranton is a Catholic and Jesuit Institution, and ISP is a part of the University Campus Ministries. The ISP program provides opportunities for students at the University to be immersed in cultures and experiences in developing countries of our world. The program revolves around simple living, community, generosity, and faith-based reflection.

Branch W051 Duncan Days

Duncan Days celebrating 115 years of Czech heritage in Duncan, IA, was held on June 26-27, 2015. This was a celebration of St. Wenceslaus Catholic Church, the town of Duncan and FCSLA Branch W051 of Duncan, IA. There were special events in the town and at the Duncan Community ballroom. A parade started at 2 p.m. where Betty and George Tlach served as Grand Marshalls. A Mass was held at St. Wenceslaus Catholic Church. Other activities included games, inflatables, food including free ice cream and traditional Czech pastries. Several vintage tractors and a few antique cars were in display in memory lane. Closing the festivities included a dance with Duncan's own Malek Fisherman.



Dr. Sulzinski (left, back row) with University of Scranton students in the front of the newly built home in Cross Keys, Jamaica.

Sr. Branch 221 Members Attend Summer Dinner

Members of S221, Parma, OH, participated in the FCSLA 12th Annual Club Summer Dinner held at Our Lady of Lourdes Shrine, Euclid, Ohio on June 27th, 2015. The branch mailed invitations to their members and donated four door prizes. They also helped with clean-up after the event.



Grand Marshalls George and Betty Tlach with Father Jerry Kopacek in parade vehicle.

Mahoning Valley Slovak Fest

Members of Branch 161, Youngstown, OH, were very involved in the Tenth Annual Mahoning Valley Slovak Fest held in August on the grounds of Our Lady of Sorrows Parish. The bake sale was used to purchase more electric roasters for the parish's bi-monthly dinners. Dozens of members brought their delicious pastry to the booths to be sold. Other members worked the Taste of Slovakia dinner in various booths.

Officers of Branch 161 had a tent which displayed pamphlets of their insurance and annuity products and older copies of *Fraternally Yours* magazines which many took "for the recipes." Over 100 giveaways were available for festival goers to "help themselves." The FCSLA cookbook was also sold.

St. Elizabeth Sr. Branch 161, founded in 1903, immediately became involved in St. Matthias parish activities in 1914 when the parish was founded (according to Council Minutes of the Meetings translated from Slovak to English). It was noted that the First Catholic Slovak Union, and the Slovak Catholic Sokol began using the parish hall for meetings in 1914 and they continue having their meetings in parish buildings currently.



Nancy Clausen, S192 Auditor, and Ginny DeLuca, S161 President, worked in the fraternal booth and distributed pamphlets and "giveaways" with FCSLA logos.



Bernie Demechko, S161 Financial Secretary, and Millie Kust, S161 Recording Secretary, look over the array of pastries for sale at the Slovak Fest.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF JUNE 30, 2015

ASSETS	
Cash & Short Term Investments	\$ 18,013,924
Bonds	753,580,081
Preferred Stock	2,105,553
Common Stock	5,113,229
Investment Income Due & Accrued	11,695,098
Property Plant & Equipment, Net	5,708,971
Certificate Loans & Accrued Interest	3,138,504
Other Assets	123,561
TOTAL ASSETS	\$ 799,478,922
LIABILITIES	
Life Reserves	\$ 252,413,112
Annuity Reserves	432,590,611
Death Claims Payable	2,035,211
Unearned Premiums	511,073
Matured Endowments	355,141
Provision for Dividends Payable	2,522,944
Accumulated Dividends & Interest	4,276,331
Accrued Convention Donations	846,777
Provision for Future Conventions	571,700
Asset Valuation Reserve	7,092,647
Interest Maintenance Reserve	971,936
Other Liabilities	1,226,147
TOTAL LIABILITIES	\$ 705,413,629
Surplus	\$ 94,065,293
TOTAL LIABILITIES AND SURPLUS	\$ 799,478,922

INCOME STATEMENT

For the Six Months Ending June 30, 2015

REVENUE	
Insurance Premiums	\$ 3,381,512
Annuity Premiums	18,573,067
Investment Income	19,917,301
Amortization of Interest Maintenance Reserve	45,050
Rental Income	194,700
Other Revenue	6,082
TOTAL REVENUE	\$ 42,117,713
EXPENSE	
Increase in Reserves — Life	\$ 1,538,323
Increase in Reserves — Annuity	16,340,174
Insurance Benefits	3,182,819
Annuity Benefits	10,975,184
Commission Expense	511,755
Surrender Benefits	2,432,110
Post Mortem Benefits	701,642
Miscellaneous Member Benefits	43,066
Matured Endowments	28,931
Donation Expenses	32,106
Change in Accrued Convention Donations	122,232
Convention Expenses	71,933
Bank Service Charges	5,298
Data Processing Service Fees	109,093
Accounting Fees	39,976
Actuarial Fees	95,952
Legal Fees	14,126
Consulting Fees	62,928
Bonus to Branches	424,998
Fraternal Activities	51,857
Official Publications	208,284
Scholarship Awards	129,758
Miscellaneous Employee Benefits	231,127
Fees — Directors	66,949
Salaries — Employees	718,149
Salaries — Officers	232,272
Interest Expense	175,386
Tax Expense	138,859
Depreciation Expense	128,070
Utility Expense	37,441
Postage and Printing	88,285
Advertising	56,987
Travel Expense	46,511
Insurance Department Fees	56,392
Sales Promotion	92,625
Rental Expense	194,700
Other Expense	214,041
TOTAL EXPENSE	\$ 39,600,340
Income (Loss) from Operations	\$ 2,517,372
Dividends to Members	1,296,462
Subtotal Income (Loss)	\$ 1,220,911
Capital Gains (Loss)	(56,659)
NET INCOME (Loss)	\$ 1,164,252



Fall Harvest

CRANBERRY SAUCE

- ½ cup 100% orange juice
- ½ cup unsweetened apple juice
- 1 teaspoon finely chopped orange peel
- ½ teaspoon ground cinnamon
- ¼ teaspoon ground nutmeg
- ¼ teaspoon ground ginger
- 1 (12 oz.) bag fresh cranberries, rinsed
- 1 cup chopped raw pecans
- ½ cup raisins
- ⅔ cup canned crushed pineapples, packed in juice
- 2 tablespoons pure maple syrup

Bring orange juice, apple juice, orange peel, cinnamon, nutmeg, and ginger to a boil in medium saucepan over medium-high heat.

Add cranberries. Reduce heat to medium-low; cook, uncovered, for about 10 to 12 minutes.

Add pecans, raisins, and pineapple; cook for 2 minutes, or until heated through. Remove from heat.

Add maple syrup; mix well. Cool before serving.

BUTTERNUT SQUASH MAC AND CHEESE

For the mac and cheese:

- 1 pound of dried pasta shells
- Kosher salt
- 4 tablespoons unsalted butter
- ½ onion, finely chopped
- 3 cloves garlic, finely chopped
- 1 tablespoon fresh thyme leaves
- 4 tablespoons flour
- 2 cups milk, at room temperature
- 2 cups (8 oz.) grated aged/sharp cheddar
- 2 (15 oz.) cans butternut squash (or canned pumpkin)
- 1 teaspoon Dijon mustard
- ¼ teaspoon grated nutmeg
- ¼ teaspoon ground cayenne pepper
- ¼ teaspoon freshly ground black pepper, plus more to taste

For the breadcrumb topping:

- 2 cups fresh breadcrumbs

- 1½ tablespoons chopped fresh sage
- 1 tablespoon grated Parmesan cheese
- 2 tablespoons melted unsalted butter
- Kosher salt
- Freshly ground black pepper

Cook pasta in a large pot of salted, boiling water, and drain 2 minutes shy of the package instructions. Transfer to a large bowl and set aside. Preheat an oven to 375°F and set an oven rack in the middle position.

Melt butter in a large skillet over medium heat, then add the onion, garlic, thyme leaves and a pinch of salt. Cook, stirring occasionally, until onions are soft (about 5 minutes). Stir in the flour and cook for 3 minutes, then stir in the milk and cook until just starting to thicken (about 3 minutes). Take the sauce off the heat, then stir in the cheddar until fully incorporated. Add butternut squash, mustard, nutmeg, cayenne and black pepper, stirring to combine. Season to taste with kosher salt.

Pour cheese sauce into the bowl with the cooked shells until the macaroni is sufficiently coated in sauce. Using a spatula, transfer shells and sauce into a 9" x 13" baking dish.

Combine breadcrumbs, sage, Parmesan cheese and melted butter in a medium bowl, tossing until crumbs are evenly coated in the butter. Season with a pinch of kosher salt and several turns of black pepper. Sprinkle breadcrumb topping evenly over the shells and cheese. Bake in the oven until the breadcrumbs are golden brown and sauce bubbles around the edges (25 - 30 minutes). Let cool for a few moments before serving.

PUMPKIN CHOCOLATE CHIP BREAD

- 1 large egg
- 1 cup pumpkin puree
- ½ cup light brown sugar, packed
- ¼ cup granulated sugar
- ¼ cup canola or vegetable oil
- ¼ cup cup sour cream
- 1 tablespoon mild or medium-flavored molasses (not blackstrap)
- 2 teaspoons Pumpkin Pie Spice Extract
- 2 teaspoons Pumpkin Pie Spice
- 2 teaspoons cinnamon
- ½ teaspoon ground nutmeg
- 1½ cups all-purpose flour
- ½ teaspoon baking powder
- ½ teaspoon baking soda
- ¼ teaspoon salt, or to taste
- 1 cup mini semi-sweet chocolate chips

Preheat oven to 350F. Spray one 9" x 5" inch loaf pan with floured cooking spray, or grease and flour the pan; set aside.

To a large bowl, add the the first eleven ingredients and whisk to combine.

Add the flour, baking powder, baking soda, salt, and stir until just combined; don't

overmix. Add the chocolate chips and stir to combine. Turn batter out into prepared pan, smoothing the top lightly with a spatula and pushing it into corners and sides as necessary.

Bake for about 50 to 55 minutes or until the top is domed, golden, the center is set, and a toothpick inserted in the center comes out clean, or with a few moist crumbs, but no batter. The toothpick test is tricky because you will likely hit melted chocolate so the toothpick will look wet.

Tip: Tent the pan with a sheet of foil loosely draped over the top at the 40 minute-mark if you feel the tops and sides will become too browned before center cooks through. Baking times will vary. Bake until done; watch your bread, not the clock.

Allow bread to cool in pan for about 15 minutes before turning out on a wire rack to cool completely before slicing and serving. Bread will keep airtight at room temperature for up to 1 week, or in the freezer for up to 6 months.

PUMPKIN SPICE LATTE

- 1 cup nonfat milk
- 1 Tbsp. pumpkin puree
- ¼ tsp. pumpkin pie spice
- 2 tsp. pure vanilla extract
- 1 cup brewed black coffee or 1 shot espresso
- 1 dash ground nutmeg (to taste; optional)

Heat milk, pumpkin puree, pumpkin pie spice, and extract in medium saucepan over medium heat; cook for 4 to 5 minutes, or until mixture is hot, but not boiling. It is ready when there are many small bubbles on the sides of the saucepan.

Remove from heat; mix vigorously with a whisk until frothy.

Pour coffee or espresso into serving mug; top with milk mixture.

Top with nutmeg if desired.

CINNAMON APPLE CHIPS

- 2 apples with skin left on, cored and sliced wafer-thin
- Cinnamon sugar (see below)

Heat oven to 200 degrees. Line 2 baking sheets with parchment paper (for easy removal of slices later, and to avoid adding grease to the recipe). Lay apple slices on paper, without overlapping any. Sprinkle lightly with cinnamon sugar (or you may leave plain).

Bake about 2 hours (2½ hours if your slices are a little thick), until light brown and mostly dry. Using a spatula, remove apple chips to a wire rack. Chips will crisp and dry further as they cool. Serves 2-3.

Cinnamon sugar:

Stir together 1 tablespoon granulated sugar and 1 teaspoon ground cinnamon.



PERIODICAL

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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.