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Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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ŽENSKÁ JEDNOTA

Fraternally Yours, ŽENSKÁ JEDNOTA®



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Lent: A Different Approach to Fasting



Lenten fasts have a tendency to be oriented toward things like giving up food or television. But there are many other creative ways we can welcome Jesus' healing touch this Lent. Below are some suggestions you may want to consider.

1. Fast from anger and hatred. Give your family an extra dose of love each day.
2. Fast from judging others. Before making judgments, recall how Jesus overlooks our faults.
3. Fast from discouragement. Hold on to Jesus' promise that he has a perfect plan for your life (Jer. 29:11).
4. Fast from complaining. When you find yourself about to complain, close your eyes and recall some of the little moments of joy Jesus has given you.
5. Fast from resentment or bitterness. Work on forgiving those who may have hurt you.
6. Fast from spending too much money. Try to reduce your spending by ten percent and give these savings to the poor.

Dear Friends,

This Lenten season consider using this Lenten prayer . . . Loving God, during this sacred season of Lent bring me close to you. Prepare a place in my home and heart for silence and solitude, so that I may re-discover the grace of a prayer-full life. Help me to fast from things that threaten the well-being of my body and soul and remind me of the grace of simplicity. Enlarge my heart so that I give to those in need and, in doing so, re-discover the grace of gratitude and generosity. May this season be a grace filled time to rekindle my love for and faith in you. Amen

Remember that everything in life has its own time. There is time to celebrate and there is time to mourn. This is the time for reflection and transformation. During these forty days, let us look within and change into what we ought to be . . . what in our hearts we know we want to be . . .

Until Next Month,
Warmly, Carolyn

THE HOLY YEAR OF MERCY ~ MERCY AND FORGIVENESS ~

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

My dear Sisters and Brothers,

On Wednesday, 10 February 2016, we enter into the annual Paschal preparation period that we call Lent. Lent is that very profound time of the year for each Christian to look into her/his heart to review how our life is or is not in conformity to the teachings and preachings of Jesus Christ. It is a time of forty days to seek God's forgiveness, forgiveness from neighbor, and to bestow forgiveness with those who may have offended us in one way or another or we have sinned against them. These days remind us of our human frailty and sinfulness so that we may make a change of heart and enter into stronger and better grace-filled relationships with our God and with each other.

The ministry of Jesus was one of forgiveness. Two passages that immediately come to mind for me are in the *Gospel of Luke*. The first is that one in the early part of Jesus' public ministry where He encounters the paralytic. Recall that there was a vast crowd in the presence of Jesus. The friends of the paralytic, seeking a cure from Jesus, lowered the stretcher upon which the paralytic was on, through the tiles of the roof, and placed him in front of the Lord. Jesus, "When he saw their faith said, 'As for you, your sins are forgiven.' Then the scribes and Pharisees began to ask themselves, 'Who is this who speaks blasphemies? Who but God alone can forgive sins?' Jesus knew their thoughts and said to them in reply, 'What are thinking in your hearts? Which is easier, to say, "your sins are forgiven," or to say, "Rise and walk"? But that you may

know that the Son of Man has authority on earth to forgive sins' - he said to the man who was paralyzed, 'I say to you, rise, pick up your stretcher, and go home.' He stood up immediately before them, picked up what he had been lying on and went home, glorifying God" 5:17-26].

Later, in the same Gospel, we read the words of the author who gives us the backdrop of all of our lives to which we are called in the person of Jesus. Drawn into the mystery of our salvation, the Crucifixion scene, Luke relates to the reader Christ's major focus of His earthly ministry for all people of every age. "When they came to the place called the Skull, they crucified him and the criminals there, one on his right, the other on his left. [Then Jesus said, 'Father, forgive them, they know not what they do'] [23:33-34].

Forgiveness. Mercy. Is this not the essence of our Catholic Faith? Especially in this Lenten Season, it is so very important to look deeply into our souls and hearts to forgive and be merciful. And I do not think that we have to ponder too long, either! Let us start by cleaning out our own homes. There are many of us who have held grudges and fail to talk to members of our own family or people who we once held as dear friends in our lives but because of what was said or an incident that occurred in the past, we have separated ourselves from them and had these occurrences fester in our lives to the point of obsession at times. Where is the forgiveness? Where is the mercy? Which is easier to say, "I forgive you of your sin" or to say "Rise and walk with me again"? Or, "Father, for-

give me and forgive them for I and they know not what I and they do". Dare I say that forgiveness and mercy should be daily spiritual fixtures in the expression of faith in the name of Jesus.

Lent also is that period of time where forgiveness and mercy are exhibited through our extra prayer, fasting, and almsgiving. Joyfully yet humbly take on the traditional practices of fasting and abstaining. Canon Law of the Church requires all Catholics over the age of eighteen to fast (one major meal with two minor meals combined not to exceed the major meal and no eating in between meals) on Ash Wednesday and Good Friday. Those Catholics over the age of fourteen are required to abstain from the eating of meat on the aforementioned days as well as on all Fridays of Lent. These days should be ones of meager meals and the monies that would have been utilized for fuller meals should be donated to the poor. Almsgiving is an important component of the Lenten observance. We must align ourselves with the poor. The mercy of the Lord then will endure forever!

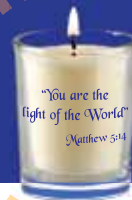
As we continue our journey through this *Extraordinary Holy Year of Mercy*, and through Lent 2016 may we in the end delight in the fact(s) that we are a forgiving people because we have made an extraordinary effort to forgive and to show mercy. Maybe then we can open our eyes to appreciate all the more the forgiveness and mercy that has been given to us especially in the Extraordinary Forgiveness and Mercy in the Person of the Crucified Lord!

TWO INTERIM POSITIONS FILLED

We are pleased to announce that Stephen Hudak has recently accepted the National Treasurer interim position and will continue to serve the FCSLA in the coming year. In addition Carolyn Bazik has accepted the National Editor interim position and will continue to bring *Fraternally Yours* into your home each month this year. Both positions will report to National President Cynthia M. Maleski, Esq.

Message from our National President

CYNTHIA M. MALESKI



Dear Sisters and Brothers,

There are many beautiful Feast Days in February, and it is fitting to think about them, especially as we begin The Holy Year of Mercy. Immediately coming to mind is Valentine's Day and its images of red hearts, love and small gifts of chocolates or flowers. A gift of an insurance policy from us to a loved one is also a good idea.

An important Feast Day for us is the Feast of Saints Cyril and Methodius on February 14. These two saints brought the Christian faith to the Slavic peoples.

Among my favorites are the Feast Days of Our Lady of Lourdes on February 11 and St. Bernadette on February 18. What a compelling story of God's mercy when the Blessed Mother instructed Bernadette to build a chapel in Lourdes, France and where God's mercy has shone down on many afflicted by many sicknesses and disabilities and who have been cured at the Grotto and Shrine there.

When I was nineteen years old and completing a tour of study in Rouen, France (in Normandy), my

beloved mother advised me to make a short pilgrimage to Lourdes before returning to the United States. Even though it was very far from Paris, my point of departure, I convinced a fellow female student, who was not Catholic, to travel with me to the foothills of the Pyrenees' Mountains, near the French-Spanish border, to visit this sacred site. If you have the opportunity, visit the Grotto and Shrine in Lourdes, France and you will never again doubt the healing power of God's mercy to those afflicted in this world. Please consider it and if you cannot go, pray the rosary as Our Lady instructed Bernadette at the grotto in Lourdes.

In this issue, you will once again see the generosity and mercy shown by our members through our branches and districts in raising funds to fight hunger in our communities. We also donated \$10,000 to the Soup Kitchen connected to the Cathedral of the Assumption in Louisville, Kentucky during our 2015 convention. Once again, we have raised the banner of compassion and mercy for those around us! Thank you on behalf of people unknown to us.

Fraternally,

Cynthia M. Maleski
National President

DONATIONS FOR "FIGHTING HUNGER ONE DAY AT A TIME" CAMPAIGN

DONOR	LOCATION	DONOR	LOCATION	DONOR	LOCATION	DONOR	LOCATION
J013	Scranton, PA	S070	Scranton, PA	S200	Glassport, PA	S422	Warren, OH
J056	Glassport, PA	S072	Peckville, PA	S221	Parma, OH	S426	Monongahela, PA
J066	Canton, OH	S077	White Oak, PA	S225	Orland Park, IL	S455	Lemont, IL
J073	Dallas, PA	S081	Whiting, IN	S233	Pittsburgh, PA	S475	Burton, OH
J083	Joliet, IL	S084	Sewell, NJ	S248	Chicago, IL	S475	Burton, OH
J112	Scottdale, PA	S086	Dallas, PA	S258	Crete, IL	S475	Burton, OH
J112	Scottdale, PA	S088	Monessen, PA	S258	Crete, IL	S475	Burton, OH
J124	Dunmore, PA	S096	Hazle Township, PA	S278	Pittsburgh, PA	S490	Brecksville, OH
J138	Natrona Hts., PA	S111	Roscoe, PA	S283	Dunmore, PA	S519	Maple Hts., OH
J140	Mount Olive, IL	S114	Lorain, OH	S289	Merrillville, IN	S578	Strongsville, OH
J158	Whitehall, PA	S114	Lorain, OH	S289	Merrillville, IN	S590	Pittsburgh, PA
J192	Youngstown, OH	S114	Lorain, OH	S313	Natrona Hts., PA	S615	Wilkes Barre, PA
J322	Hinsdale, IL	S114	Lorain, OH	S319	Hellertown, PA	W001	New Prague, MN
J322	Hinsdale, IL	S124	Throop, PA	S343	Delmont, PA	W016	Brainard, NE
S007	Streator, IL	S149	Oregon, OH	S350	Wilkes Barre, PA	W045	Cedar Rapids, IA
S030	Youngstown, OH	S153	New Wilmington, PA	S376	Oak Creek, WI	W045	Cedar Rapids, IA
S035	Branchburg, NJ	S156	Youngstown, OH	S408	Westlake, OH	W056	Lonsdale, MN
S035	Branchburg, NJ	S161	Youngstown, OH	S415	Akron, OH	W137	Cedar Rapids, IA
S038	Plains, PA	S169	Youngstown, OH	S415	Akron, OH	W145	Owatonna, MN
S044	Mount Pleasant, PA	S176	Twinsburg, OH	S415	Akron, OH	W187	Valparaiso, NE
S044	Mount Pleasant, PA	S177	Elizabeth, PA	S417	Catasauqua, PA	Dist. 3	McKeesport, PA
S044	Mount Pleasant, PA	S181	Palo Hts., IL	S421	Willow Springs, IL	Dist. 7	Willow Springs, IL
S049	Mount Olive, IL	S196	Shenandoah, PA	S421	Willow Springs, IL		
S053	Channahon, IL	S200	Glassport, PA	S422	Warren, OH		

TOTAL DONATIONS \$30,090.00

Additional donations made to this campaign will be listed in the March issue of *Fraternally Yours*.

FCSLA Connects . . .

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



Albert Heiles

February is the month we recognize the loved ones in our lives. Valentine's Day is an occasion to stop and say "I care for you." Most of the times, the day is celebrated by giving cards with sentimental messages and sending flowers or candy and occasionally sharing a special meal. In America, it is said Valentine's Day is celebrated by 88% of us. Young or old, male or

female, married or single, regardless of the situation, people remember Valentine's Day. It's a day to do something special, to say something special, or show some loved one how much you love them.

The interesting thing about the way we celebrate Valentine's Day is that the celebration is fleeting. We do it all in one day, and then it's over. A lot of money is spent, candy is eaten, flowers are enjoyed, but eventually die and are discarded. All that's left is the memory of the day.

How about a new idea?

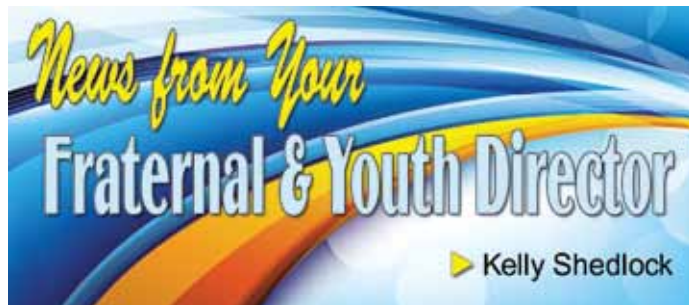
Consider purchasing a life insurance policy on your life which will care for your loved one if something happens to you. Or consider establishing a new life policy for a spouse, child or grandchild to protect them for the future or begin a foundation for a financial plan for them.

Life insurance can be purchased with a single premium or with ongoing premiums. Policy size can be at the minimum \$1,000.00 face amount or can be personalized to the amount that suits your wallet and your wishes.

FCSLA has a long and respected history of providing life insurance to individuals and families. Our products are excellent and we have professionals standing ready to help you begin a policy for yourself or as a gift to your loved ones.

Please feel free to contact the home office or contact your FCSLA agent. We will be happy to sit down with you and answer your questions about the gift of love which will never go away or be forgotten and becomes more valuable as time goes on.

HAVE A HAPPY, BUT MEANINGFUL
VALENTINE'S DAY!



2015 Matching Funds Projects Update

In 2014 our branches blew me away with our Matching Funds Projects Program totals. FCSLA members continue to AMAZE me throughout the year. I keep a spreadsheet for our Matching Funds Projects. I update it daily as I receive requests. I can give you the latest numbers any day of the week – so I should not be surprised, but, as I write this column just a couple days before Christmas (when dealing with publications you always have to work a few months ahead), I am left SPEECHLESS and in AWE with the 2015 totals (so far). By the time you actually read this article, I will have the final totals. Let me WOW you with our totals that I have as of 12/23/15.



	2015 (as of 12/23/15)	2014
RAISED	\$402,611.03+	\$322,590.76
MATCHED	\$75,152.70	\$70,607.63
	(Projection \$84,752.70)	
COMPLETED	128 (16 still pending)	120
	(Projection 144)	
# BRANCHES	90	76
12 branches did a project for the very first time (I did not keep track of this prior to this year).		
47 branches completed 2 projects.		

I would have been totally excited if we had done one more project than last year. Instead you did 24 more! Are you speechless like I am? You can see the list of ALL our Matching Funds Projects done this year (and previous years) on our website www.fcsla.org.

Congratulations to all the branches that completed projects. You are INCREDIBLE! I am running out of adjectives. Even the Thesaurus didn't give me any other words to better describe you ... except for maybe PHENOMENAL!

I have already received six projects for 2016! Good luck and happy planning for another incredible year of Matching Funds Projects!

A REMINDER!

Members may contribute to their qualified IRA accounts through April 15, 2016 for tax year 2015. Please indicate TAX YEAR 2015 CONTRIBUTION on your check. Contributions must be postmarked by April 15, 2016 to qualify as a 2015 contribution.

Meet Your New Board of Directors

REV. MSGR. PETER M. POLANDO, NATIONAL CHAPLAIN YOUNGSTOWN, OHIO

Monsignor Polando is beginning his third term on the National Board as Chaplain. He served as President of the Slovak Catholic Federation from 1997 to 2001. Monsignor holds a BA in ecclesiastical and US Histories from St. Gregory Seminary in Cincinnati, OH, an MA in sacred theology from Mount Saint Mary Seminary of the West, Cincinnati, OH; a Master of Arts in liturgical studies from the University of Notre Dame, South Bend, IN; a Master of Arts degree in non-public school administration from Ursuline College in Cleveland, OH; and in May 2007 received a doctoral degree in ministry at the Graduate School of Theology at St. Mary Seminary in Cleveland, OH. Monsignor Polando continued studies in canon law at The Catholic University of America in Washington, D.C. and received his licentiate in canon law.

His Holiness, Pope John Paul II, conferred the honor of Chaplain of His Holiness upon Monsignor Polando on Palm Sunday, 23 March 1997. In May 1998, the Most Reverend Thomas J. Tobin appointed him to the Board of Mediation and Arbitration for the Diocese of Youngstown's Office of Conciliation.

On July 1, 2003, Bishop Tobin appointed Monsignor Polando Adjutant Judicial Vicar of the Diocese of Youngstown. In addition to his pastorate at Saint Matthias Church, the largest Slovak Parish in the Diocese of Youngstown, he was made administrator of Holy Name of Jesus Church in Youngstown in March 2005. Monsignor Polando was appointed pastor of the newly merged parishes of Holy Name of Jesus, Saints Cyril and Methodius, and Saint Matthias that were established under the title of Our Lady of Sorrow Parish on May 31, 2012. On March 22, 2013, the Most Reverend George V. Murry, S.J., appointed Monsignor Polando as the eleventh pastor and sixth rector of the Cathedral of St. Columbia. On July 1, 2015, Bishop Murry appointed Monsignor as the Judicial Vicar of the Diocese of Youngstown. He is currently a member of the Youngstown Diocesan Finance Council, Diocesan Presbyteral Council, the Diocesan Liturgical Commission, and Office of Conciliation.

Monsignor Polando is a *Knight of the Holy Sepulchre*, having been invested on 18 September 2011 by His Eminence, Francis Cardinal George, Archbishop of Chicago at Holy Name Cathedral and promoted to Knight Commander having been announced on July 7, 2015 in Vatican City and conferred on October 24, 2015 at St. Patrick Church, Columbus, Ohio. On October 9, 2011, he was awarded the *Medal of Honor of the Ambassador of the Slovak Republic to the United States*, His Excellency Peter Burian, for his contribution in the preservation of Slovak Heritage and Culture in the United States of America.

Currently he is a member of the Canon Law Society of America; past secretary/ treasurer of the Midwest Canon Law Society; member and past president of the Slovak Catholic Federation; member and immediate past secretary of the Conference of Slovak Clergy; member of the Mahoning Valley Slovak Cultural Association; member of the Ohio Cultural Alliance; spiritual moderator of the Youngstown Council of Catholic Nurses; member of Phi Beta Kappa of the University of San Francisco; member of the Notre Dame Club of the Mahoning and Shenango Valleys; a Fourth Degree member of the Knights of Columbus - Bishop James W. Malone Assembly of Youngstown; and a Third Degree member of the Knights of Columbus - Youngstown Council 274. He is a member of Branch 169.

CYNTHIA M. MALESKI, ESQ., NATIONAL PRESIDENT BEACHWOOD, OHIO

Cynthia M. Maleski begins her second term as National President in January 2016, being re-elected at the October 2015 Quadrennial Convention in Louisville, Kentucky. As such, she also serves as Chair

and member of the Board of Directors. She also served two terms as National Trustee (2004-2012). Cynthia served as 41st Quadrennial Convention Chair (2015) and 2014 Special Convention Chair. At the special convention, bylaw revisions opened up our membership rules and new governance standards were adopted. During her first term, the society has grown financially and fraternally, with insurance in force exceeding \$1 billion, assets to over \$800 million, surplus to over \$94 million, and 14 new branches established in new areas of the United States. She is President and Financial Secretary and recommender for Branch 313, Natrona Heights, Pennsylvania, where she is a member. She is also President of Jr. Order 138.

Cynthia has over 35 years of executive and legal leadership experience, most notably in the insurance and health care industries, as well as strategic planning, fund management, human resources and nonprofit management.

As Pennsylvania Insurance Commissioner and Cabinet Secretary, Cynthia implemented the Model Fraternal Benefit Code and the first Children's Health Insurance Program (CHIP) in the United States. As Commissioner she served as voting board member of the Governor's Economic Development Partnership Board, and several state related insurance boards and funds, including several guaranty funds. The Commissioner acts as regulator, agency head, adjudicator and liquidator for one of the largest states for insurance in the United States. As adjudicator, Cynthia decided and resolved over 1200 insurance related appeals. As a voting member of National Association of Insurance Commissioners, she served on the international regulator committee, in addition to key solvency, sales practices, rehabilitation and holding company committees.

Cynthia led the legal and insurance departments and government relations efforts during her seventeen year tenure as General Counsel and Director of Insurance at Mercy Hospital of Pittsburgh, founded and operated by the Sisters of Mercy. Cynthia has also been Vice President of Regulatory Compliance for a large national health, property/casualty and life insurance company based in western Pennsylvania. Prior to being a lawyer, she served as a Personnel Associate for a large specialty steel company in western Pennsylvania. Cynthia founded her own legal practice, and she taught insurance law at Duquesne University School of Law as adjunct professor. She has been qualified by both federal and state courts as an insurance expert.

Cynthia received her Juris Doctorate from Duquesne University School of Law and her Bachelor of Arts degree, Phi Beta Kappa, summa cum laude from the University of Pittsburgh. She received a Certificate for Non-Profit Management during her work at Mercy Hospital. Professionally, Cynthia is a Fellow of the American, Pennsylvania and Allegheny County Bar Foundations, having been selected by her peers. She is admitted to practice before the U.S. Supreme Court and has obtained the highest peer review rating from Martindale Hubbell.

Cynthia M. Maleski has been elected to the board of the American Fraternal Alliance, having also served on the Law Committee. She also has served in leadership positions (including President) for a number of ethnic and community organizations, including Slovak League of America, Slovak Catholic Federation, Women Executive in State Government, Pennsylvania Fraternal Alliance, St. Thomas More Society, Western Pennsylvania Slovak Cultural Association, Catholic Youth Association, Women's International Club of the Nationality Rooms Program at University of Pittsburgh, Children and Youth Services, Executive Women's Council, Catholic Daughters of America, and Duquesne University Tamburitzans. She is also a member of Legatus, a Catholic business leaders association and a member of Cleveland-Bratislava Sister Cities.

She has served the Catholic Church in a number of ways, including Sesquicentennial Committee and Synod, Diocese of Pittsburgh, and

Elected Term — 2016-2019

Campaign Cabinet for the Pope John Paul II Center, Washington, D.C. She also served on Parish Council for her parish, where she serves as lector.

In 1993, Duquesne University selected Cynthia as Distinguished Alumna (Century Club). In 1994, she was honored in the U.S. Senate along with then U.S. Senator Robert Dole, for her longstanding pro bono advocacy work for democracy and human rights in Eastern Europe. In 2013, the Sisters of Saints Cyril and Methodius, Danville, Pennsylvania, awarded Cynthia Maleski the Rev. Matthew Jankola Award for Elder Care. In 1982, she co-authored an national award winning book "The Legal Dimensions of Nursing Practice", and has served as speaker and lecturer in a number of settings, both academic and community based, for many years. She has received a number of other recognitions and awards from a number of fraternal and ethnic organizations, both regionally and nationally.

Cynthia and her husband Dr. Andrzej Groch have a grown daughter, Elizabeth.

JEANETTE E. PALANCA, DIRECTOR CRETE, ILLINOIS

Jeanette (Mlinarich) Palanca is a 3rd generation member of the First Catholic Slovak Ladies Association and 2nd generation National Officer. This is her first term on the board as a Director. She is married for 27 years to Christopher Palanca, Attorney, and is mother to four young men who have grown up learning the organization and playing an active role within. She studied at the University of Illinois in Advertising. She was the Junior Branch 174 Auditor and is currently the President of Branch 258. She served two terms on the Bylaw Convention Committee, 2011 and 2015, working with the team to insure all Bylaw revision submissions followed the criteria for presentation to the Convention. Jeanette was privileged to work on the National Bylaw Revision Committee, chairing the Convention Section. She is very active in the Chicago District of the FCSLA. She is the founding member of the District Website and continues to play a part as the Co-Web Coordinator. She has worked in the Human Resource field recruiting, managing, selling and setting up managed services programs since 2005. In the past years she worked with her mother, Rosemary Mlinarich (retired National Vice-President), in real estate management, as a Business Development and Account Manager.

SUE ANN M. SEICH, DIRECTOR CANTON, OHIO

Sue Ann is beginning her second term on the Board. Her first term was as National Secretary. Currently she will serve as a Director. She was hired in January of 2008 as our first Fraternal & Youth Director. A few of her accomplishments as our former Fraternal & Youth Director include: FCSLA Matching Funds Program, Youth Recognition Award, establishing twelve new branches, modernizing and educating existing branches and updating the FCSLA existing Branch Manual. She has increased membership participation in FCSLA and community activities and has strengthened the communication between our national headquarters, members, and agents. She is an active licensed agent in Ohio and several other states. Since 1986 she has served on the Board of the Ohio Fraternal Alliance in various capacities. Prior to her career with FCSLA she served on the Board of Directors of another fraternal for twenty years. She is past President of the American Fraternal Alliance Fraternal Section. She is financial secretary of Sr. Branch 301 and Jr. Branch 143 in Canton, Ohio.

LARRY M. GOLOFSKI, DIRECTOR VANDERGRIFT, PENNSYLVANIA

Larry is beginning his second term on the Board. He will serve as a Director. In his first term he was a National Vice-President. He has served several terms on the Court of Appeals. Before retiring Larry worked at Westinghouse Electric Company starting in 1968 holding positions of increasing responsibility. Larry served as a Helicopter Pilot in the United States Army (Vietnam 1970-1971) receiving the Bronze Star and Air Medal for Valor and Pennsylvania National Guard (1972-1980) where he received a citation for participation in rescue operations during the flood of Johnstown, PA in 1977. Larry has a Bachelor of Science Degree in Business Management from the University of Pittsburgh and is a Graduate of the Westinghouse Electrical Test Apprentice Program. Larry managed a program for Westinghouse Nuclear Fuel and developed training material, training classes and instructed customers from Korea and China in nuclear fuel manufacturing processes. Larry is a member of Branch 13 Braddock, PA. He is a First Vice-President of the board of directors for the Fraternal Societies of Greater Pittsburgh.

JOANN SKVAREK BANVICH, DIRECTOR DYER, INDIANA

Joann is beginning her first term on the Board of Directors as a Director. She has served as a Branch Officer for FCSLA Sr. Branch 452, Jr. Branch 348 in Whiting, Indiana and is presently the Vice President of the Helen Kocan Okres District in Lake County, Indiana/Joliet, IL. On a national level she was a member of the National Bylaw Committee in 2011 in Baltimore and at the Louisville Convention in 2015. Joann was also the co-chairman of the Host Committee for the Louisville Convention. Joann served as the Secretary for the bylaws revision committee that concluded during the 2014 Special Convention. Joann has volunteered for Immaculate Conception Church and her Branch Activities in the kitchen which involve making Holupky and Haluski and baking nut rolls in addition to many local community activities for fund-raising purposes.

Joann has more than 39 years of consulting and executive management experience in the healthcare industries. She has provided consulting services to various healthcare organizations throughout Indiana, Illinois, Wisconsin, Texas and Connecticut. Joann served as President and Chief Executive Officer of a 200+ bed hospital in Chicago and during her tenure she led the organization in acquiring several physician practices and a Home Care Agency in order to strategically place the organization to maintain a full continuum of care. She advanced to a Healthcare System Executive Vice President and Chief Operating Officer while structuring a new corporation, establishing bylaws and securing funds to acquire a new institution to create a synergy in the Chicago marketplace. Throughout her career Joann has served on various committees and Boards. Joann received her BA from Purdue University and has taken various CE courses in Health Care and Management. She is currently a member of Senior Branch 452 and is presently retired.

VIRGINIA A. HOLMES, NATIONAL TRUSTEE WHITE OAKS, PENNSYLVANIA

Virginia is beginning her fourth term as National Trustee. She was a member of the Court of Appeals for one term; has served two terms as Vice President of the Pittsburgh District, and has been an active branch officer for over 52 years. Currently retired, she worked for Penn Central Railroad and the Davele Agency. She has experience in Tax Preparation, Real Estate Management, Insurance and various accounting and inventory functions. She has been a Religious Educa-

(Continued on Page 8)

New Board of Directors (Continued from Page 7)

tion Teacher for over 25 years and serves as a Eucharist Minister and Lector. She has taken courses through Pittsburgh Institutes of Higher Education. Virginia is a member of Branch 77.

BARBARA NOVOTNY WALLER, NATIONAL TRUSTEE **READING, PENNSYLVANIA**

Barbara is beginning her second term on the Board. She will serve as a Trustee. Her first term she served as National Vice-President. She has a long and diverse work history including many years of retail experience as a major department store buyer and as an antique dealer, owning and operating an antique business with her sister. She has been Deputy Director for CCWS, a large non-profit organization serving Berks and Schuylkill County in eastern Pennsylvania for the past fourteen years.

Barbara has served as President and Treasurer of the Centre Park Historic District in Reading, PA. Currently, she serves on the City of Reading Code and License Appeal Board. She is a branch officer for FCSLA Branches 140 and 46 in Lansford, PA and is District Vice President for the Frances Jakabcin District of Eastern PA. She has served as Chairman of the National Convention Salary Committee in 2007 in St. Louis, MO, and as National By-Law Committee Chair at the Baltimore, MD Convention in 2011 and the Louisville, KY Convention in 2015. She chaired the successful Bylaw Revision Committee that was created by the 2011 convention and culminated with the successful passage of a total Bylaw revision by delegates to a special convention in October 2014.

She has a BS from Dickinson College, Carlisle, PA and a certificate in Non-Profit Leadership from Alvernia University, Reading, PA. She is a member of Branch 140.

BARBARA A. SEKERAK, NATIONAL AUDITOR **BROOK PARK, OHIO**

Barbara is beginning her fourth term as National Auditor. She has over twenty years' experience in the banking field. She is a partner and Vice President of ePayment Network LLC., a recurring payment processing firm. She is also a member of the National Notary Public Association. Prior to her retirement in 2000, Barbara was the manager of training and development for the Corporate Security staff at KeyBank NA. She was responsible for coordinating developmental seminars for the Corporate Security investigative personnel and new members to the department. Barbara's involvement at her parish, St. John Bosco Catholic Church, Parma Hts., OH consists of serving on the Parish Pastoral Council, chairs the Stewardship Committee, and is an Extraordinary Minister of Holy Communion. Barbara served as the 2010-2011 president of the Ohio Fraternal Alliance. She is the branch secretary for Sr. Branch 141; was the Financial Secretary for the Anna Hurban Cleveland District and is a licensed recommender and member of Sr. Branch 141.



Pictured are the members of the FCSLA Board of Directors on December 9th, at their final quarterly board meeting of 2015.

DENNIS L. POVONDRA, NATIONAL AUDITOR **TABOR, SOUTH DAKOTA**

This is Dennis's first term as National Auditor. He is an active member and regular participant in Branch W093 activities which include attending meetings, working at branch sponsored lunches and dances. He also has served on 2 National committees, the 2007 Quadrennial Convention Donations Committee and the 2014 Special Convention Bylaw Committee and is currently serving as the Treasurer of the South Dakota District. Dennis is the recipient of the 2007 FCSLA Fraternalist of the Year award. He is an active member of the St. Wenceslaus Catholic Church where he is a lector and greeter, and has worked the annual parish bazaar and spring church and cemetery clean up. Dennis is retired after 36 years as Business Manager of the Bonne Homme School District 304-2 in Tyndall, SD, is an active member of the Bon Homme Schools Foundation and winner of the 2007 South Dakota Outstanding School Business Official award. Dennis earned his BS in Business Education at Southern State College in Springfield, SD, earned post graduate credits at the University of South Dakota and is a Registered School Business Official in the National School Business Officials of the USA & Canada.

DOROTHY L. URBANOWICZ, NATIONAL AUDITOR **MONESSEN, PENNSYLVANIA**

Dorothy is beginning her fifth term as National Auditor. She is President and Financial Secretary of Branch 88. She has previously served four years as President of the Pittsburgh Okres. Dorothy has over thirty years' experience in the Budget and Payroll Departments of a Pittsburgh based utility company and has also served concurrently as the Treasurer/Manager of a Credit Union for thirty-seven years. She is President of the Board of Directors of the Mon Valley Refuse Authority and serves as Secretary on the Board of Directors of the BVA Credit Union. She is also a member of the Monessen Slovak Cultural Society. Dorothy has completed the Pennsylvania Department of Insurance Course, is a licensed Producer and has taken courses in Accounting and Computer Science at Westmoreland Community College, Duffs Business School and the Mon Valley Tech School. She also served as church organist for 28 years and is a member of Branch 88.

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 1/1/2016 thru 3/31/2016.

The credited rate is reviewed quarterly by the Board of Directors and will never go below the minimum guaranteed rate. The guaranteed minimum rate for Elite Silver and Gold contracts issued in 2106 is 2% APY and for the Platinum Elite is 2.5% APY.

Jr. Branch 157 Holds Annual Christmas Party

Jr. Branch 157 of Monessen, PA held their Annual Christmas Party on Saturday, December 5, 2015 at the New Alpine Club in Monessen. As the children arrived, they selected various masks and proceeded to the craft table where magic markers were available for them to color their masks. They were very excited to greet the arrival of the Shriner Clowns who entertained them by making various shapes of animals from balloons and giving them to the children.

President Dorothy Urbanowicz welcomed all members and guests and led the invocation. Following a delicious luncheon, the children participated in various games. They redeemed the tickets that they accumulated from the games and received a gift bag.

With the coming of Santa, the bells rang and the children were anxiously awaiting their turn to talk to him and receive their treat bag. They left with the promise that they would return next year since a good time was had by all. Dorothy Urbanowicz, Chairman, was assisted by Alice Bialon, Cindy Pawelec, Flora Funtal, Rachael Funtal, Donna Kline and Rosemary Betza.



Jr. Branch 126 Visits Pittsburgh Science Center

On Saturday, December 12, 2015, East Vandergrift Jr. Branch 126 treated members to a Polar Pajama Party at the Pittsburgh Science Center. Activities included watching the "Polar Express" movie on an IMAX screen, meeting Santa and the Polar Express Train Conductor, animal petting, and touring the Science Center train display. The branch provided members with a treat bag (including a Sleigh Bell and Christmas Cookie) and food vouchers redeemable at the Science Center Café.



Branch Secretary Linda Killeen (left) and Branch President Marilee Kessler are seen with Santa and guest.



Members enjoy the relaxing area for animal petting.



Carlie, with cookie and bell.



The Plazio family: Annette (mother), Josette (daughter), Sam and Sam Jr. (father and son).

Scenes from the 41st Quadrennial Convention

Monday's Events, October 5



October 5 — Monday's Events



October 5 — Monday's Events



*Additional photos in
upcoming issues of
"Fraternally Yours"*

October 5 — Monday's Events



St. John the Baptist Parish Celebrates 100th Anniversary

The 100th anniversary celebration of St. John the Baptist Parish in Plum Borough, PA, a suburb of Pittsburgh, and home to Sr. Branch 590 and Jr. Branch 512 was celebrated on October 24, 2015. Sr. Branch 590 was organized January 11, 1911 in what was then Unity Station, PA, under the patronage of St. John the Baptist. In a few years, a parish was established which included several nationalities, but with Slovaks predominating. The new parish was named after the patron of our Branch.

The gala banquet celebrating this event was attended by branch officers and many members. President Frank Hromyak and Secretary Tom Figura presented the parish with a \$5,000 donation from the Branch along with informing the audience of the generous donation to the school given by the Home Office at the Louisville Convention. The FCSLA received a standing ovation.

Branch 590 also provided new vestments for the Jubilee Mass celebrated the next day by the Bishop of Pittsburgh, Most Reverend David A. Zubik. Sr. Branch 590 has been an active force in this parish since its formation.



Branch officers at the banquet are seated, L-R: Tom Figura (Secretary), Frank Hromyak (President), Ronald Hromyak (member) and standing: Judith Figura (Vice President) and Mary Lepovsky (Treasurer).

Presov Delegation Visits Pittsburgh

Recently elected Mayor of Presov, Andrea Turcanova, and six other representatives from Presov visited Pittsburgh for seven days on a trade and cultural mission. Presov has been a sister city with Pittsburgh since 2002. Since then, all four Presov Mayors have visited Pittsburgh. While in Pittsburgh, the delegation met with Pittsburgh Mayor William Peduto, Pittsburgh City Council and the University of Pittsburgh Slovak department. They visited the Warhol Museum, Heinz History Center and they had a tour of the city. They attended the Slovak Radio Hour Dinner and they had dinner with the Western PA Slovak Cultural Association Board. They also had meetings with five different businesses and an educational organization in the area.

Accompanying the Mayor were two representatives from Presov University, a member of the Presov Chamber of Commerce, a reporter for SME, a trip coordinator and a translator.

Cedar Rapids Christmas Celebration for Branch W137

Branch W137, Cedar Rapids, IA gathered for an early Christmas celebration on Sunday, December 6, 2015 at the St. Ludmila Parish Center. Santa visited and passed out candy canes to many smiling faces. The movie, "Inside Out" was shown; dinner was served and gifts bags were given to all in attendance.



Sisters Excel in Academics

Madeline Buehler was selected to attend Cooks Junior Honor College on the campus of the University of Indiana, Pennsylvania during the summer of 2015. She is a student at West Branch School District of Beloit, OH. Students were selected on the basis of academics, teacher recommendations and a submission of essays. Maddy is active in school and church activities, including cheerleading squad, school chorus and also active with the theater group. At St. Charles Parish in Boardman, OH, she volunteers as a lector for Sunday Mass, is a server for church meals and volunteers for Knights of Columbus Affairs.



Madeline Buehler

Elsa, her older sister, will also be attending for her second year. Elsa, along with several other students was honored for maintaining a 4.0 grade average during all their school years. Both girls have attended the National Catholic Youth Assembly in Indianapolis, IN during the 2015-2016 school year. The girls are both members of Branch 313, Natrona Heights, PA.

Sr. Branch 140 of Lansford, PA, Holds Annual Meeting and Christmas Party

Sr. Branch 140, Lansford, PA held their annual meeting and Christmas Party on Sunday, December 6, 2015 at Macaluso's Restaurant in Nesquehoning, PA. Special thanks to Louise Dunstan and her committee for organizing a wonderful afternoon of fraternal fellowship.



Slovak Visitors Tour Pittsburgh

Dr. Jan Varso, newly appointed President of the "Office of Slovaks Living Abroad" headquartered in Bratislava, visited Pittsburgh where he presented a medal to Joseph Senko (S262, Pittsburgh, PA) for his service and effort to spread Slovak culture to Slovaks abroad and for many years of keeping the Slovaks in the U.S. informed about Slovakia.

Accompanying Dr. Vargo was his assistant, Dr. Pavel Meleg, and Jana Trnovcova, the Slovak Consul General from New York. While in Pittsburgh, they visited the NSS heritage museum, had a city tour, visited the Heinz History Center, the Nationality Rooms and met with Professor Martin Votruba, head of the Slovak Department at the University of Pittsburgh.



11th Consular Tour to Slovakia Highly Successful

Thirty people from ten states, including Alaska, gathered together for a tour of Slovakia, Vienna and Budapest. There were two wine tastings in ancient wine cellars, a mock wedding ceremony with a festive reception in one of the wineries, a visit to a ceramic factory, a spa treatment, as well as visits to art museums, historic churches and a rafting trip on the Dunajec River. Drivers were available at different stops to take those who wished to visit villages of their ancestors and meet with their relatives. The tour ended with a visit to the mayor's office in Presov. Presov is the Sister City with Pittsburgh.

Joe Senko (S262, Pittsburgh, PA) is planning his 12th tour to Slovakia for August 2016, which will include a trip to Krakow, Poland, where tourists will visit both the famous salt mines and the historic Auschwitz concentration camp. Also, the tour will include a visit to Slovakia's unique Ochtinska aragonite cave and the Jedlinka wooden church which are both on the UNESCO World Heritage list. Some of the towns that will be included in the 2016 tour will include Vienna, Bratislava, Sastin, Skalica, Trencin, Rajec Teplice, the Tatras, Cicmany, Kosice and Presov. The programs will include several castles, wine tastings, spa treatment, mock wedding, a welcome reception by the Mayor of Presov and much more. If you are interested in a copy of the itinerary, contact Joe Senko at jtsenko@aol.com or 412-956-6000.

DONATES WINTER COATS



Sr. Branch 88 in Monessen, PA, recently donated winter coats to children at the Head Start Program through the Epiphany of Our Lord Church.

ANNUAL CHRISTMAS PARTY

The Annual Christmas Party of Branch W045 in Cedar Rapids, IA was held in the St. Wenceslaus gym building on Sunday, December 13, 2015 and consisted of cocktails, hors d'oeuvres, roast beef or ham, party potatoes and kolaches. Chances were sold for multiple drawings of cash. All money collected was given back in the drawings. Approximately 75 members and guests enjoyed a day of fraternal fun and fellowship!



Jr. Branch 207 Holds Basket Raffle

Jr. Branch 207, Shamokin, PA, recently held a basket raffle to help the North Branch Osterhout Free Library in Wilkes-Barre, PA. Branch members made and sold chances for the baskets along with many activities celebrating the 5th anniversary of the new branch building after being relocated because of a fire.

Children who attended the celebration received free books, birthday cake and left with a make and take craft. Showing off their books are (left to right) William Stater, Marlene Davis, Theodore Langhorne, and Matthew Langhorne.



L-R: first row – Thomas Hannon, Matthew Langhorne, Kristin Smith, Nicholas Hannon, Theodore Langhorne; L-R: second row – Richard Miller, Executive Director of Osterhout Free Library; William Stater, Joanne Austin, Supervisor of North Branch Library; Florence McCabe, Branch 207 Secretary/Treasurer; and Ruthie Williams.

Saints Cyril and Methodius

(Feast Day February 14th)

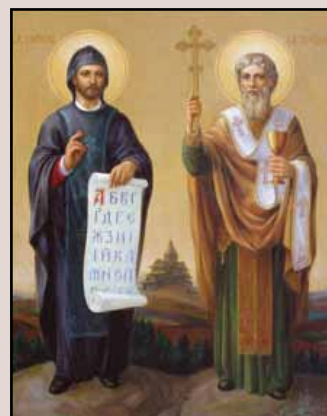
PRAYER:

Father, you brought the light of the gospel to the Slavic nations through Saint Cyril and his brother Saint Methodius.

Open our hearts to understand your teaching and help us to become one in faith and praise.

Through our Lord Jesus Christ, your Son, who lives and reigns with you in the unity of the Holy Spirit, one God, forever and ever.

Amen.



MATCHING FUNDS ACTIVITIES

Branch W080

Farmers Market/Breakfast and Country Store

Branch W080 (Clarkson, NE) had a busy few months sponsoring two Matching Funds Projects. In August they sponsored the Farmers Market and Breakfast which benefited St. John Neumann School.

A month later they sponsored the Country Store at the parish's annual Fall Fest celebration. For both events parishioners donated an abundance of fresh garden produce and delicious baked items, which enabled the branch to make much appreciated donations to their church and school.



Some of the produce sold at the Farmers Market and Breakfast. Proceeds from this project went to the elementary school.



Members look over a fine assortment of garden produce and goodies at the Fall Fest's Country Store.

Branch W013

Bake Sale

Branch W013, Prague, NE, held a Matching Funds project on November 29, 2015. They held a successful bake sale at the Prague Craft Fair. Thank you to all our great volunteers.



Scholarships for Higher Education Awarded

FCSLA Branch W001, New Prague, MN recently awarded Scholarships to the following members:



Kayla Raines
South Central
in Mankato



Mitchell Schumacher
North Dakota
State University



Nicole Fumo
Riverland
Community
College



Michael Coldagelli
University
of St. Thomas



Ashley Lambrecht
University
of Wisconsin,
River Falls

Fighting Hunger One Day at a Time

Brian Antal, President of St. Vincent de Paul Society Dining Hall in Youngstown, OH, accepts checks from Bernie Demechko, Financial Secretary, S161 and J192. The \$500 donation was for the "FCSLA Unites to Fight Hunger One Day at a Time!" campaign.

The Dining Hall serves 200 meals a day, 6 days a week, and, during the school year, distributes "snack lunches" to 300 city school children who are in the latch-key after-school program.



FCSLA BRANCH W016 "CELEBRATION OF GRATITUDE" PARTY

Branch W016 held a "Celebration of Gratitude" party on November 8, 2015 in the Holy Trinity Klein Center in Brainard, NE. About 100 members with their guests enjoyed a chicken dinner and entertainment by Lincoln, NE Pius X High School Juniors "Spontaneous Chord Bustin." Our Spiritual Director, Father Matthew Eickhoff's birthday was also recognized.



Branch W016 members — front row, L-R: Jerome Svoboda, Mary Lou Meister, Carolyn Dvorak, Joyce Rezac, Bernice Swanda; back row: Bernetta and Bud Divis, Jan Kriz, Leo Kovar, and Father Matthew Eickhoff.



Branch W016 members Jerome Svoboda, Albert Divis and Father Matthew Eickhoff enjoy a social time.



Branch W016 officers Carolyn Dvorak, Mary Lou Meister and Joyce Rezac hand out favors.



Branch President Mary Lou Meister introduces the "Spontaneous Chord Bustin" group from Lincoln, NE Pius X High School.

Branch W093 Provides Pizza Party

FCSLA Branch W093 provided a pizza party for the Religious Education Preschool to 8th grade students and teachers of St. Wenceslaus Church in Tabor, SD.



Honors Scholarship Winners

*(Correction from January issue
with an apology to Carol Dumez
and Dolores Sonoga)*

The Maria E. Grega District, Youngstown, OH, honored their scholarship winners in August. Jr. Branch 231 honored their winners at that time.



J231 scholarship winner Isabella Thornton is pictured with Branch officers Carol Dumez, Secretary and Dolores Sonoga, President.

Presents Donation



National Auditor, Dorothy Urbanowicz (center) and Branch 88 Auditor, Cindy Pawelec (right) present convention donation check to Rev. Michael Crookston of Epiphany of Our Lord Parish in Monessen, PA.

YSC Sets Slovakia Tour

Youngstown-Spisska Nova 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.

FCSLA 2016 FRATERNALIST OF THE YEAR AWARD

The Fraternalist of the Year Award is an honor presented by FCSLA to recognize an individual within our organization who, through example and accomplishment, provide outstanding volunteer service to his or her branch/society, church and community during the past year. The FCSLA winner will receive a crystal vase featured in *Fraternally Yours*, on our website and be submitted as a nominee for the American Fraternal Alliance (AFA) Fraternalist of the Year Award.



GUIDELINES:

- ◆ All FCSLA Officers and Members are eligible to submit a nominee for this award.
- ◆ The nominee must be a member in good standing of the FCSLA with a history of fraternal and community service.
- ◆ National Officers, Home Office Employees and previous recipients of this award are not eligible.
- ◆ The information requested on our nomination form is everything that we need to provide to the AFA with our nominee submission.
- ◆ Include a head and shoulders photo of nominee.
- ◆ **Deadline for Entries is APRIL 15, 2016.**
- ◆ Nomination form and photo should be mailed to: *FCSLA, Kelly M. Shedlock, Fraternal & Youth Director, 24950 Chagrin Blvd., Beachwood, OH 44122.*
- ◆ If you have any questions, please contact Kelly Shedlock via email at kelly@fcsla.org or at the Home Office 800.464.4642 EXT 1051.
- ◆ An independent committee will select the winner.
- ◆ You may also print this form off our website www.fcsla.org.

2016 FCSLA FRATERNALIST OF THE YEAR NOMINATION FORM

~ PLEASE PRINT! ~

Nominee's Name: _____ FCSLA Branch #: _____

Home Address: _____

Phone #: _____ E-Mail Address: _____

Marital Status: ☐ Single ☐ Married ☐ Widowed If Married Spouse's Name: _____

Occupation: _____ Employer/School: _____

Please review the following three categories and provide your response for each category.

Please use a separate sheet of paper (**Please Print or Type**)

1. **Society Leadership:** Describe your nominee's involvement in the **past year** in FCSLA's local branch and district governance and activities. This would include service as a branch or district officer, or committee member for any and all FCSLA branch meetings, activities, dinners, blood drives, Matching Funds, Join Hands Day, etc. at any branch or district level.
2. **Service to Others:** Describe how nominee has provided significant volunteer service in the **past year** to his/her community or participated in outreach programs and environmental activities on the local, state or international level. (Examples: Participation in church groups, mentoring programs, school or community activities, disaster relief efforts, community or service groups.)
3. **Innovative Leadership:** Describe how this nominee has been a leader or an innovator during the **past year**. (Examples: Engaged in cross-generational participation in an event or activity, updated an old annual activity to make it more relevant, saw a need and created a program to address it, etc.)

Name of Nominator: _____ Branch #: _____ Phone #: _____

Signature of Nominator: _____ E-Mail: _____

Branch W093 Holds Picnic and Honors Fraternalist of the Year

FCSLA Branch W093, Tabor, SD met for their annual summertime fun picnic and meeting in August, 2015. The branch had a great turn out and great weather for the event. The potluck meal was delicious and enjoyed by all. Sherry Povondra was honored as Branch Fraternalist of the Year as well as South Dakota Fraternalist of the Year. She is very



Congratulations to Sherry Povondra — Branch and South Dakota Fraternalist of the Year. L-R: Mark, Sherry and Dennis Povondra.

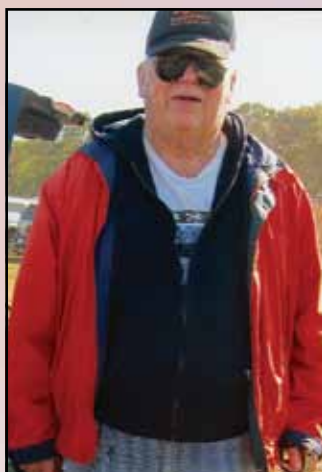
involved in the local branch and the entire community. Thank you Sherry for all you do!



Branch W093 members enjoying the annual summertime picnic.

Branch W137 Members Enjoy Fall Hayride

Members of Branch W137 (Cedar Rapids, IA) enjoyed a hayride at Bass Family Farms on Sunday, October 18, 2015. Afterwards, hot dogs and marshmallows were roasted over the fire for dinner. Treat bags were distributed to all.



Oldest attended Bill Sheka, age 86 with his youngest granddaughter Lydia Ann, 3 ½ weeks old.



Members enjoying the hayride.

Branch W093 Holds Halloween Party

FCSLA Branch W093, Tabor, SD gathered for an evening of "spooktacular" fun. The Halloween party was held in October. Prizes were given out for best costume in both youth and adult categories. Everyone enjoyed the potluck meal. A short meeting was held that included a report on the quadrennial National Convention that was held earlier in the month of October in Louisville, KY.



Vice-President Anne Mello presenting Sherry Povondra "Dorothy" with her certificate and vase.

Sherry Povondra was honored as the National FCSLA Fraternalist of the Year and presented with a certificate and etched vase. As you can tell from the picture Sherry (a.k.a. Dorothy from the Wizard of Oz) is not afraid to get involved in everything.



Members of the branch, dressed for the occasion, having a "spooktacular" time.

Watergate Scandal (The 1970's)

WORD SEARCH

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

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

(Carl) BERNSTEIN
BURGLARS
CIA
COVERUP
DEEP THROAT
FBI
(Mark) FELT
(Gerald) FORD
(E. Howard) HUNT
INDICTMENT
INVESTIGATION
IRS
JOHN DEAN
(G. Gordon) LIDDY
(James) MCCORD
MONEY TRAIL
(Richard) NIXON
PLUMBERS UNIT
RESIGNATION
SCANDAL
WASHINGTON POST
WATERGATE
WIRETAPPED
(Bob) WOODWARD

Name: _____ Age: _____

Address: _____

City: _____ State: _____ Zip: _____

Branch: _____ Phone #: _____

**PUZZLES MUST BE RECEIVED AT THE HOME OFFICE
BY FRIDAY, MARCH 4, 2016!**

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





IN MEMORIAM

ROSE A. PAPARELLA, S445



Rose A. Paparella, age 81, passed away August 29, 2015 at her home in Michigan. Born April 29, 1934 to Joseph and Agnes (Minarovic) Matovic, she was a graduate of St. Mary's High School. She married Louis J. "Louie" Paparella on September 8, 1956 at Sacred Heart Catholic Church, where she was a faithful life-long member. Throughout the years Rose served to support several church activities and functions, and was a proud member of the church choir for many years. She also was a member of the First Catholic Slovak Association and served on many committees. Rose loved her garden, loved her friends, and all the activities they shared together, and most of all loved her extensive family. Survivors include her sons: John and Kathy of Mt. Pleasant, MI, Joseph and Marlys, and David, both of Roosevelt Park, and Richard and Sheryl of Chandler, AZ; 16 grandchildren; and four great-grandchildren. She was exceptionally close to her sisters-in-law, Angie (Blaine) Douglas and Marta Langlois, and brothers-in-law, Vincent Paparella and Michael (Beverly) Paparella, and many nieces and nephews. She was preceded in death by her husband in 2008; her daughter, Susan Mangiapane and husband Dennis Holden; and her sisters Mary Korson and Pauline Matovic.

KATHLEEN TIRPAK, S140

Kathleen Tirpak, 83, Summit Hill, PA passed away on July 30, 2015. She was the wife of the late Peter Tirpak who passed away in September of 2013. Born in Summit Hill, she was the daughter of the late Michael and Frances (Stemnitsky) Rinko. She was a graduate of the former Summit Hill High School, Class of 1950. Kathleen co-owned and operated Northeast Chemical Supply in Lansford along with her husband. She was a member of St. John the Baptist Byzantine Catholic Church in Lansford where she was a CCD teacher for many years. She was a former Summit Hill Girl Scout leader and a former member of the Mahoning Valley Country Club, having been an avid golfer. Surviving is a son, Thomas Tirpak, and his wife, Janel, of Summit Hill; a daughter, Joyce Tirpak of Summit Hill; four grandchildren and five great-grandchildren; Jane; and a sister, Ann Marie Pol of Lakeland, FL.

MARGARET A. SAMO, S404

Margaret A. (Virostko) Samo, 94, Johnstown, PA, passed away September 25, 2015. Born December 16, 1920, in Johnstown, daughter of the late Peter and Mary (Kvarta) Virostko. Preceded in death by her loving husband, Paul Samo in 1971; four sisters and two brothers, Margaret was the last member of her immediate family. Survived by her three children, Paulette Grove, Gary Samo, and Georgia (Thomas) Lehman, all from Johnstown, PA. Also, survived by her five grandsons and three great-grandchildren. Margaret was an Army WAC during World War II, and she later worked as a domestic for more than 10 years at former Johnstown Savings Bank. Margaret was a member of the former SS Peter & Paul Parish, now St. Clare of Assisi Parish in Johnstown, PA. She attended a few national conventions as a delegate for Branch 404. During her life, Margaret gave her time and energy in numerous civic and social organizations.

FRANK V. BURESH, W121

Frank Vincent Buresh, 95, of Dickinson, ND was born August 6, 1920 in Dickinson, the son of Frank and Barbara (Marsh) Buresh and passed away September 20, 2015. On June 1, 1943, Frank married Josephine Sadowsky and together they continued to farm with his parents for seven years. In 1950, they moved to a farm six miles north of New Hradec. He enjoyed farming for 19 years before he moved to Dickinson in 1969. Frank was employed by the Dickinson School District as a custodian and a mail carrier for four years before he began his own construction business. Josie and Frank were married 47 years. After her passing, Frank married Catherine Kostelecky on November 21, 1990. She later passed in 2008. He was a member of the school board for Willmen School District, member of Eagles, Knights of Columbus, Catholic Workmen of New Hradec, served as an usher and reader at St. Wenceslaus Church and served on the Rural Telephone Committee. Frank is survived by his children, Lorraine (Richard) Erickson, Killdeer, ND, Ronald (Sharon) Buresh, Elaine (Gary) Bullinger, Frank Jr. (Karen) Buresh, all of Dickinson, ND, Conrad (Melodee) Buresh, Sioux Falls, SD, and Kevin (Nancy) Buresh, Ogden UT; 13 grandchildren, 26 great-grandchildren and 1 great-great granddaughter; Catherine's extended family; siblings, Emma (Willard) Jaeger, Clara (Robert) Volesky, and Rose (Henry) Sadowsky; sister-in-law, Gertrude Buresh and numerous nieces and nephews.

MARY ZBELLA, S485



Mary Zbella, 92, passed away suddenly on July 21 at her current home in Largo, FL. The daughter of John and Johanna Zolna, both from the Orava region of Slovakia, Mary was born and raised on the south side of Chicago where her family had a neighborhood tavern business. She was baptized at St. Michael Slovak Church and attended grammar school at St. Simon the Apostle Slovak Parish. In her class for eight years was her future husband, Emil J. Zbella. The couple became engaged after World War II and they were married in 1946. In 1959, Mary and Emil took over the family tavern business which they ran for 25 years until they retired and moved to the town of Crandon in northern Wisconsin. After 58 happy years of marriage, Emil passed away in 2004. To be closer to family, Mary moved to Florida in 2013 where she continued to be a loyal fan of the Chicago Cubs and Bears. She was a member of a number of Slovak organizations. Mary was the loving mother of Emil E., James (Kathy), and Joanne (David) Barnes; and loving grandmother of Laura, Jimmy (Monika), Nicole (Dave), and Samantha; loving great-grandmother of Emma and Paige.

EDWARD A. FRENCK, S319



Edward A. Frenck passed away November 21, 2015. He was 97 and still living independently at his home in Gretna Springs, Manheim, PA where he had resided since 2008. Born in Leisenring, PA of Jozef and Maria (Farkašovský) Friňák on February 3, 1918. He was raised in Clairton, PA where he was a graduate of Clairton High School. He was a veteran of WWII, serving in India and China in the Pacific theatre with the

Army Air Corps. Mr. Frenock graduated from Duquesne University in Pittsburgh. He enjoyed 63 years of marriage with Dorothy A. Turchik from 1949 until her death in 2012. They were original Levittown, PA homeowners and then built their retirement home in the Poconos near Shepton, PA. He was a founding member of St. Michael the Archangel Parish in Levittown, PA as well as the founder and scout master of Cub Scout Pack 120 at the same parish. He was employed at the New Jersey Farm Bureau as an accountant until his retirement in 1984. Loving father of the late Charles who died in infancy, the devoted father of Andrew E. and Denise (Withey) of Florida; Michael J. of Oregon; Robert A. and Stephanie (Bragg) of Oregon; Lawrence E. and Christian Saint-Girard of Lebanon, PA; Edward J. and Darlene (Schluth) of Yardley, PA; James A. of Oregon and Gerald J. and Karen (Wilson) of Croydon, PA. Mr. Frenock was the proud grandfather of 14, great-grandfather of six and great-great-grandfather of two. Memorial donations may be made to Boys Town or Veterans organizations in his honor.

BERTHA M. HOFER, S376



Bertha M. Hofer died after a short illness July 29, 2015 at the age of 94. Born in Milwaukee, WI on December 11, 1920 to Joseph and Anna Rajnicek, she was the third daughter of four daughters: Pauline (Sister Mary Valerie), Ann Klasen and Eleanor May. She married Samuel Hofer on November 14, 1942 while he was serving in the U.S. Coast Guard. They settled in Milwaukee and raised two children. For several years, Bertha and Sam operated an independent corner grocery store and butcher shop and made many friends in the neighborhood. They were avid travelers visiting many places including Alaska, Hawaii, Ireland, Germany and Austria. Bertha loved fishing and Sam was quick to untangle any fouled up tackle she produced resulting in a pretty fair daily catch. Mother of JoAnne (William) Meyer and Ronald (Kathleen Gray) Hofer. Grandmother of Erik (Debbie) Ihn, Jeffrey (Lisa) Ihn and Andrew (Heidi) Ihn. Great-grandmother of Zachary, Kaitlyn, Kyle, Rachel, Will, Emily and Ethan. Memorials suggested to the Myasthenia Gravis Foundation in her name since she lived with this disease for decades.

MARIE TERESA KAMINSKI, S421

Marie Teresa Kaminski, age 95, passed away peacefully on July 14, 2014, in Harvey, IL. She was born on November 26, 1918, the only child of Stefan and Mary (Kovalcik) Litviak. Losing both parents by age 5, Marie was adopted by her aunt, Josephine (Kovalcik, Jablonsky) and her husband, John Bugajsky. She married Adam Kaminski on August 25, 1936. They shared 44 years of marriage before Adam's death in 1980. With both family and friends Marie unselfishly shared her numerous talents, including jewelry making, crocheting, sewing and any new skills she eagerly learned. She was a gracious hostess, shared favorite recipes with family and friends, and passed her gift of hospitality along to her children and grandchildren. She is survived by her children Darlene (Joe) DeYoung, Judy (Ed) Behm, Duane (Nancy) Kaminski and Don (Wendy) Kaminski; grandmother of Ellen (Keith) Lindahl, Jim DeYoung, Scott DeYoung, Michael (Julie) Behm, Kelly (Clay) Palmer, Kim (Mark) Cummings, Jill (Barry) Harris, Kristen (Demetri) Carbone, Trisha Kaminski, Ann Marie (Rodney) Kidder, Tera (Allen)

Leigh and Adam (Andrea) Kaminski; cherished great-grandmother of twenty-one; and dear sister of Lorraine (Chuck) DeLauriea.

CHRISTINE (ZELENAK) CHOMINSKI, S334

Christine (Zelenak) Chominski, age 92, of Algonac, MI passed away December 6, 2014. She was born December 29, 1921 in Detroit, MI. She married Lawrence Chominski on September 17, 1942 in Detroit, he passed away January 28, 1993. The second-oldest of 10 children, she attended the parish grade school of Ss. Cyril and Methodius, Detroit Public Schools and graduated from Detroit Business University. She married Lawrence, a soldier in the U.S. Army Air Corps on September 17, 1942. She worked as a stenographer for Wayne County Election Commission and Wayne County Planning Commission. Christine never forgot her Slovak heritage and had a unique sense of humor, describing herself as a "career woman" years after her retirement. Mrs. Chominski is survived by her children Larry Chominski, Jr., Janice Evans, and Jim Chominski, siblings George Zelenak, Victor (Lucy) Zelenak, Theresa Marten, Josephine Mazur, and Vera Lottholz, four grandchildren, two great-grandchildren, and two great-great grandchildren.

SISTER MARILYN PITONAK, S261

Sister Marilyn (Ann Therese Pitonak), 82, died at Emmanuel Center on February 23, 2015. Born in Torrington, CT, on October 6, 1932, she was the daughter of Andrew and Mary Demsky Pitonak. She attended Sacred Heart School, Torrington High School and graduated from St. Cyril Academy, Danville, PA. Sister received her Bachelor of Science degree in education from Marywood University, Scranton, and a Master of Arts degree in religious education from Fairfield University in Connecticut. Sister entered the Sisters of Ss. Cyril and Methodius in Danville on September 8, 1951, was received as a novice on August 13, 1952, and professed vows on August 11, 1954. Sister Marilyn was engaged in the ministry of education in parish schools in Connecticut, New Jersey, New York, Pennsylvania and South Carolina, where she taught second, third, fourth, fifth and sixth grade. She spent a number of years as a tutor and clerical assistant at Blessed Sacrament School in Charleston, SC. Her last years were spent at Maria Hall and Emmanuel Center. She is survived by her brothers, Andrew and Joseph Pitonak, Torrington, CT; and her cousins, Mary and Theresa Chupka, Wilkes-Barre.

ANNA MAE (KANUCK) WIETecha, S74

Anna Mae Wietecha, of Hilltown Township, entered into eternal life on March 9, 2015, at her residence. She was the beloved wife of Fred M. Wietecha for 59 years. She was 86. Born in Bethlehem, she was the daughter of the late John and Anna (Polencar) Kanuck. Anna Mae was a graduate of Saints Cyril and Methodius Convent School, now known as St. Cyril Academy, of Danville. Mrs. Wietecha was a homemaker. She was a long-time member of Our Lady of the Sacred Heart Catholic Church, Hilltown. Anna Mae loved to read and do word and crossword puzzles. A bird lover, she especially enjoyed the beauty of the cardinal. She most loved spending time with her family. In addition to her husband, she is survived by her two sons, Gregory F. Wietecha, and his wife, Sheila, of Nazareth; Gary T. Wietecha, M.D., and his partner, Calvin Jenkins, of Lansdale; a sister, Justine Edelman, of Bethlehem; and the two grand dogs, "Gus" and "Stella." She was preceded in death by her sister, Irene Denes.

FCSLA EXECUTIVE COMMITTEE

THIRD QUARTERLY MEETING – AUGUST 26, 2015

CALL TO ORDER/PRAYER

President Cynthia M. Maleski called the meeting to order at 10:00 a.m. at the home office, Beachwood, Ohio. Chaplain Msgr. Peter M. Polando opened the meeting with prayer.

PLEDGE OF ALLEGIANCE

President Maleski led the committee in reciting the Pledge of Allegiance.

OPENING BUSINESS

Roll Call

Secretary Sue Ann M. Seich was asked to call the roll.

Members present were:

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

Approval of Agenda

Trustee John M. Janovec moved and Msgr. Polando seconded to approve the agenda as presented.

MOTION ADOPTED

Approval of Minutes – May 27, 2015

Msgr. Polando moved and Trustee Virginia A. Holmes seconded to approve the minutes of May 27, 2015.

MOTION ADOPTED

PRESIDENT'S COMMENTS

41st Quadrennial Convention

President Maleski discussed convention updates in all areas. She informed the committee that there have been necessary changes to some of the convention committees. President Maleski asked Secretary Seich to present the list of additions or deletions from the previous list. She distributed an updated list.
Supplement #1

Trustee Holmes moved to recommend to the Board of Directors from the Executive Committee to accept the updated list of Convention Committees.

MOTION ADOPTED

President Maleski informed the committee that on August 20, 2015 a meeting was held at the home office to discuss the possibility of using electronic voting for National Officers. A motion was made at the June Board of Directors Meeting to call a meeting to discuss the possibility of using the electronic device for the national officers' ballot. The following were present at the meeting: National President Cynthia M. Maleski; National Treasurer Stephen C. Hudak; National Secretary Sue Ann M. Seich; National Auditors Katie Esterle, Barbara Sekerak and Dorothy Urbanowicz; outside auditor from H. R. & R, Leo Hannah and Chris Tollon from our IT department. A webinar was presented by Robyn McCoy and Trina Landers from Padgett Communications. Those present discussed the process using electronic voting. President Maleski presented a written communication from our parliamentarian. She stated that our Bylaws use the term "secret ballot" which according to Roberts Rules is a paper ballot.

Vice President Irene J. Drotleff moved that a recommendation from the committee state that at the Quadrennial Convention a paper ballot will be used for the National Officers' election.

MOTION ADOPTED

President Maleski brought to the attention of the committee that the National Treasurer's report and the National President's comments at our May 27, 2015 Executive Committee Meeting were not approved. She asked for a motion to accept these reports for our records.

Msgr. Polando moved and Trustee John M. Janovec seconded to approve these reports.

MOTION ADOPTED

Regulatory Matters

President Maleski informed committee members that we have received approval for our revised Bylaws from the Special Convention in every state. New York Department of Insurance has raised an issue that they would like specific language in the Bylaws that indicate how assessments can be made under the authority of the board if there is a financial issue. President Maleski will bring this matter to the attention of our board of directors at our meeting in September.

President Maleski stated that the new annuity contract rate has been filed with the IIPRC and in other states that require a new filing.

President Maleski informed the committee that a certain agent matter needed to be researched for additional clarification. She and our compliance officer are addressing the inquiry.

Marketing Task Force

President Maleski updated the committee on the progress of the Marketing Task Force. Members of this team have met with Thunder Tech, the marketing firm we contracted at the home office. A timeline was established and the process has begun.

California Market

President Maleski provided a list of items that need to be addressed as we move forward in developing our plan to market the CA area.

Referral Program

President Maleski informed the committee that the "Friends and Family Program" is well underway for two months. Many producers participated in the scheduled training program.

Interim Positions

President Maleski discussed the plan introduced at the previous meeting of hiring an Interim National Secretary and Interim National Treasurer. An ad has been placed in our magazine which has resulted in a few candidates sending in a resume or making a verbal connection. President Maleski will move this process forward with assistance from a few board members.

Risk Committee

President Maleski advised that Risk Committee Members have met. She also met with the chairperson of the committee who is researching educational tools to present at a future meeting.

Strategic Relations Committee

President Maleski notified the committee that there have been other potential partners that have come forward. The Strategic Relations Committee will begin the process.

FCSLA EXECUTIVE COMMITTEE

(Continued from Page 24)

Vice President Drotleff moved and Trustee Holmes seconded to approve the National President's report.

MOTION ADOPTED

TREASURER'S REPORT

Income Statement and Balance Sheet

Treasurer Hudak presented an Income Statement and Balance Sheet as of June 30, 2015. He pointed out areas where we had significant changes. The committee members asked questions and discussed items on the reports.

Supplement #2

Investments

Treasurer Hudak went over the details on our Acquired Securities Report. He went into detail in several areas. A number of questions were asked about areas where we invested. He replied with reasons why we went into certain sectors versus others.

Supplement #3

Annuity Reserves by Product

Treasurer Hudak reported on our annuity reserves. He explained in detail some of the statistics on the report. Several committee members asked questions.

Supplement #4

2015 Budget VS Actual – 6/30/2015

Treasurer Hudak discussed the report. Questions were answered. He reminded the committee that board members were in agreement to look at our dividend cycle for budgeting purposes.

Supplement #5

2015 Life Sales

Treasurer Hudak presented a report of 2015 Life Sales. Questions were answered.

Supplement #6

2015 Annuity Sales

Treasurer Hudak referred to Exhibit B – 2015 Annuity Sales during his report on the budget. He presented annuity sales for 2015 and explained some of the statistics in conjunction with the 2015 Budget VS Actual.

Supplement #7

Interest Yield — October 1, 2015-December 31, 2015

Trustee Janovec moved that the Executive Committee recommend to the Board of Directors that for the 4.5% and 3.5% annuity products that the annual yield crediting rate remain at each contract's minimum guaranteed rate effective October 1, 2015 through December 31, 2015.

MOTION ADOPTED

Budget for 2016

Treasurer Hudak notified the committee that the 2016 is not complete and is still in process waiting for further information to be provided.

Dividend for 2016

Treasurer Hudak moved that the Executive Committee recommend to the Board of Directors that the 2016 Dividend be at 50% of the base.

MOTION ADOPTED

Committee members Virginia Holmes, Stephen Hudak and Sue Ann Seich will meet to discuss goals for branches to accomplish in order for them to receive their branch compensation. They will present their results at the Board of Directors' Meeting in September.

The meeting was recessed at 12:00 noon.

SECOND SESSION – AUGUST 26, 2015

President Maleski reconvened the meeting at 12:45 p.m.

Special Convention Minutes

President Maleski asked Secretary Seich to distribute the updated revised Special Convention Minutes.

Msgr. Polando moved and Treasurer Hudak seconded to approve the Special Convention Minutes with one stipulation. After reviewing the revised copy distributed members of the Executive Committee should present in writing any possible corrections and approval to our president and secretary by August 31, 2015.

President Maleski will approve any final revisions before the final copy is submitted for printing.

MOTION ADOPTED

MEETING DATES FOR 2015

4th Quarterly Meeting – November 19, 2015 at 10:00 a.m.

ADJOURNMENT/PRAYER

Vice President Drotleff moved and Trustee Holmes seconded to adjourn the meeting. Msgr. Polando closed the meeting with prayer.

MOTION ADOPTED

ATTEST:

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

Presents Convention Donation



Dorothy Urbanowicz, National Auditor presents convention donation check of \$17,000 to Msgr. Roger Statnick of St. Sebastian Church in Belle Vernon, PA.

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

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

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF SEPTEMBER 30, 2015

ASSETS

Cash & Short Term Investments	\$ 27,253,599
Bonds	754,360,426
Preferred Stock	2,105,553
Common Stock	4,488,216
Investment Income Due & Accrued	11,559,467
Property Plant & Equipment, Net	5,658,952
Certificate Loans & Accrued Interest	3,128,365
Other Assets	113,787

TOTAL ASSETS

\$ 808,668,364

LIABILITIES

Life Reserves	\$ 253,057,814
Annuity Reserves	440,878,682
Death Claims Payable	1,902,697
Unearned Premiums	499,985
Matured Endowments	363,655
Provision for Dividends Payable	2,222,917
Accumulated Dividends & Interest	4,330,441
Accrued Convention Donations	905,915
Provision for Future Conventions	534,650
Asset Valuation Reserve	6,700,805
Interest Maintenance Reserve	1,248,607
Other Liabilities	1,306,592

TOTAL LIABILITIES

\$ 713,952,760

Surplus

\$ 94,715,605

TOTAL LIABILITIES AND SURPLUS

\$ 808,668,364

INCOME STATEMENT

For the Nine Months Ending September 30, 2015

REVENUE

Insurance Premiums	\$ 4,850,310
Annuity Premiums	27,786,589
Investment Income	30,035,474
Amortization of Interest Maintenance Reserve	100,727
Rental Income	290,681
Other Revenue	8,942
TOTAL REVENUE	\$ 63,072,723

EXPENSE

Increase in Reserves — Life	\$ 2,183,026
Increase in Reserves — Annuity	24,628,245
Insurance Benefits	4,440,052
Annuity Benefits	16,624,108
Commission Expense	777,011
Surrender Benefits	3,852,598
Post Mortem Benefits	981,243
Miscellaneous Member Benefits	66,288
Matured Endowments	35,640
Donation Expenses	55,459
Change in Accrued Convention Donations	181,370
Convention Expenses	106,433
Bank Service Charges	15,780
Data Processing Service Fees	189,275
Accounting Fees	67,551
Actuarial Fees	152,769
Legal Fees	59,670
Consulting Fees	89,733
Bonus to Branches	637,497
Fraternal Activities	98,626
Official Publications	312,370
Scholarship Awards	194,759
Miscellaneous Employee Benefits	305,419
Fees — Directors	100,423
Salaries — Employees	1,077,730
Salaries — Officers	348,408
Interest Expense	245,924
Tax Expense	204,785
Depreciation Expense	192,719
Utility Expense	58,086
Postage and Printing	136,571
Advertising	75,076
Travel Expense	79,284
Insurance Department Fees	90,494
Sales Promotion	135,277
Rental Expense	290,681
Other Expense	353,357
TOTAL EXPENSE	\$ 59,443,736

Income (Loss) from Operations

\$ 3,628,987

Dividends to Members 1,642,329

Subtotal Income (Loss) \$ 1,986,658

Capital Gains (Loss) (56,659)

NET INCOME (Loss) \$ 1,929,999



After Cold Weather Fun!

BLUEBERRY MUFFINS

CRUMB TOPPING:

1¼ cups all-purpose flour
½ cup packed light-brown sugar
½ teaspoon salt
¾ teaspoon ground cinnamon
½ cup (1 stick) unsalted butter, melted and cooled

MUFFIN BATTER:

3 cups plus 2 tablespoons all-purpose flour
1 tablespoon baking powder
1 teaspoon salt
6 tablespoons (¾ stick) unsalted butter, softened, plus more for tin
1¼ cup granulated sugar
1 large whole egg plus 2 large egg yolks
1 teaspoon pure vanilla extract
1 cup milk
2 cups fresh blueberries
Granulated sugar and mace, for topping (optional)

Make the crumb topping, if desired: Whisk together flour, brown sugar, salt, and cinnamon in a bowl. Pour in melted butter and toss with a flexible spatula until large crumbs form.

Muffin Batter: Preheat oven to 375 degrees. Line standard 12-cup muffin tins with paper liners.

Sift together flour, baking powder, and salt into a bowl. With an electric mixer on medium speed, cream butter and granulated sugar until fluffy. Add eggs and vanilla; mix until well combined. Reduce speed to low; alternate adding reserved flour mixture and milk, beginning and ending with flour. Gently fold in berries by hand.

Divide batter evenly among prepared cups; if desired, sprinkle generously with granulated sugar and mace. Alternatively, sprinkle crumb topping evenly over batter in each cup.

Bake until light golden on top, rotating tins halfway through, about 30 minutes. Cool in pan on a wire rack 15 minutes before turning out muffins. Serve warm or at room temperature.

MORNING GLORY MUFFINS

Nonstick cooking spray
1¼ cups all-purpose flour (spooned and leveled)
½ cup packed dark-brown sugar
½ teaspoon baking soda
½ teaspoon baking powder
½ teaspoon ground nutmeg
½ teaspoon coarse salt
1 cup old-fashioned rolled oats
½ cup raisins
3 tablespoons extra-virgin olive oil
1 large egg
⅓ cup skim milk
4 medium carrots, shredded
1 medium ripe banana, mashed

Preheat oven to 400 degrees. Coat a 12-cup muffin pan with cooking spray. In a large bowl, whisk together flour, brown sugar, baking soda, baking powder, nutmeg, and salt until there are no lumps. Stir in oats and raisins. Add oil, egg, milk, carrots, and banana and stir until blended.

Fill each muffin cup with ¼ cup batter. Bake until a toothpick inserted in center of a muffin comes out clean, 23 to 25 minutes. Serve muffins warm or at room temperature.

PULLED PORK

⅓ cup light-brown sugar
1 tablespoon ground cumin
1 teaspoon smoked paprika
1 tablespoon coarse salt
½ teaspoon ground black pepper
6 pounds boneless pork shoulder
24 ounces Guinness
6 cloves garlic, smashed
Potato bread buns, for serving

Preheat oven to 350 degrees, with rack in the lower third of the oven.

In a small bowl, combine the brown sugar, cumin, paprika, salt, and pepper. Rub spice mixture all over pork.

Place pork, fat side up, in a 5- to 6-quart Dutch oven. Add Guinness and garlic cloves and bring liquid to a boil on stovetop over high heat.

Cover Dutch oven, transfer to oven, and braise, basting a few times, until pork is fork tender, 3-4 hours. Shred pork with two forks and stir to incorporate with braising liquid.

CREAMY SLAW

⅔ cup buttermilk
⅓ cup mayonnaise
3 tablespoons fresh lemon juice
Kosher salt, freshly ground pepper
1 small bunch broccoli (about 12 ounces)
½ medium Napa cabbage, thinly sliced (about 6 cups)
2 scallions, thinly sliced
8 ounces sugar snap peas, thinly sliced

4 tablespoons chopped fresh chives, divided

Combine buttermilk, mayonnaise, and lemon juice in a small bowl; season with salt and pepper and whisk to combine. Set buttermilk dressing aside.

Using a vegetable peeler, peel broccoli stalk if skin is thick. Halve broccoli lengthwise, then thinly slice crosswise, starting at crown. Toss broccoli, cabbage, scallions, sugar snap peas, 2 tablespoons chives, and reserved buttermilk dressing in a large bowl; season with salt and pepper. Serve slaw topped with remaining 2 tablespoons chives.

DO AHEAD: Slaw can be made 6 hours ahead. Cover and chill.

TUNA MELTS

4 cans (5 ounces each) solid white tuna packed in water, drained
⅓ cup mayonnaise, plus more for spreading
¼ cup finely chopped red onion
4 teaspoons capers, rinsed and drained
1 tablespoon fresh lemon juice
½ teaspoon coarse salt
1 teaspoon ground pepper
¼ teaspoon dried oregano, crumbled between your fingers
4 slices crusty bread
8 thin slices tomato
4 slices provolone

Heat broiler, with rack in highest position. In a medium bowl, combine tuna, mayonnaise, onion, capers, lemon juice, salt, pepper, and oregano and stir until thoroughly combined.

Arrange bread on a baking sheet and spread a little mayonnaise on each slice. Divide tuna salad evenly among slices, then top each with 2 slices tomato and 1 slice cheese. Broil until cheese is golden brown and bubbling, 3 to 4 minutes.

ROASTED CABBAGE WEDGES

1 tablespoon plus 2 more tablespoons extra-virgin olive oil
1 medium head green cabbage, cut into 1-inch-thick rounds
Coarse salt and ground pepper
1 teaspoon caraway or fennel seeds

Preheat oven to 400 degrees. Brush a rimmed baking sheet with 1 tablespoon extra-virgin olive oil. Place 1 medium head green cabbage, cut into 1-inch-thick rounds, in a single layer on sheet and brush with 2 tablespoons oil. Season with coarse salt and ground pepper and sprinkle with 1 teaspoon caraway or fennel seeds. Roast until cabbage is tender and edges are golden, 40 to 45 minutes.

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.