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THE TOP

I once read this list credited to Zig Ziglar and thought it was worth sharing with you this month as we welcome longer days and better weather . . .

You are at the top when . . .

- You clearly understand that failure is an event, not a person, that vesterday ended last night, and today is your brand new day.
- You have made friends with your past, are focused on the present, and optimistic about your future.
- You know that success doesn't make you and failure doesn't break you.
- You are filled with faith, hope and love; and live without anger, greed, guilt, envy or thoughts of revenge.
- You are mature enough to delay gratification and shift your focus from your rights to your responsibilities.
- You know that failure to stand for what is morally right is the prelude to being the victim of what is criminally wrong.
- You are secure in who you are, so you are at peace with God and in fellowship with man.
- You have made friends of your adversaries, and have gained the love and respect of those who know you best.
- You understand that others can give you pleasure, but genuine happiness comes when you do things for others.
- You are pleasant to the grouch, courteous to the rude and generous to the needy.
- You love the unlovable, give hope to the hopeless, friendship to the friendless and encouragement to the discouraged.
- You can look back in forgiveness, forward in hope, down in compassion and up with gratitude.
- You know that "he who would be the greatest among you must become the servant of all."
- You recognize, confess, develop and use your God-given physical, mental and spiritual abilities to the glory of God and for the benefit of mankind.
- You stand in front of the Creator of the universe and He says to you, "Well done, thou good and faithful servant."

Dear Friends,

"Just as there are seasons in the world around us, so there are in our interior life," Teresa of Avila wisely observed. "We cannot expect it to be otherwise." Spring is a season of renewal and rebirth. It's a time when buds become leaves and flowers, when healing rain washes city streets and falls like grace on parched country fields, when the hard ground beneath us softens to allow shoots of new life to emerge. As outside, so inside. Spring is a time for cleaning out and making way for fresh possibilities and new commitments. It's a time to revive our senses and expand our horizons. It's a time to begin again. Happy Spring!

> Until Next Month, Warmly, Carolyn

EXTRAORDINARY YEAR OF MERCY: THE DESIRE FOR MERCY

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

My dear Sisters and Brothers,

Have you ever been immersed in an embarrassing situation that involved another person or persons, where you were the center point of the situation that you created and/or perpetrated in a negative way, and called on the carpet to address the situation in order to rectify the negativity and restore the truth? For example, has anyone ever caught you in a lie? Or has anyone ever accused you of spreading malicious or vicious gossip of another person only to be confronted by that person? Or have you stretched the truth about an action you performed to make yourself look better only to be cut down by one who knew the real truth?

Now I am not accusing any members of the First Catholic Slovak Ladies Association being in one of the above situations! But I am sure that you have heard of other people who have found themselves in such plights! Can you imagine what shame they experienced? And what could they have done to repair the harm that had taken place? How could they restore their trust and confidence with the injured party/parties? The hurt by all involved takes time for healing and restoration of trust with each other. By the perpetrator of the action, there is a desire for mercy and forgiveness - a rehabilitation of love! In such scenarios, all parties are called to take on the example of the One who has given us Supreme Mercy, our God.

The desire for mercy, especially the Mercy of God, has been a constant in both the Hebrew and Christian Scriptures. It is a constant up to the present age! God always desires to extend His mercy and love. In the Book of Hosea, the prophet speaks of the insincere conversion of hearts that the Israelites failed in aligning their lives with the covenants given to them by Yahweh time and time again. Hosea scribed: "What can I do with you, Ephraim? What can I do with you Judah? Your piety [love] is like a morning cloud, like the dew that early passes away. For this reason I smote them through the prophets, I slew them by the words of my mouth; for it is love that I desire not sacrifice, and knowledge of God rather than holocausts. But they, in their land, violated the covenant; there they were untrue to me" (6:4-7). More than any sacrifice or holocaust, Yahweh desired their love and would bestow freely His mercy to His community, the community that failed in their sacred relationships with Him.

You and I desire the mercy of God to be with us. Our God knows that we are weak in our humanity but has given us His mercy in Jesus. Jesus repeated the words of Hosea, emphasizing our need to obtain the mercy of the Father through the One who extends His eternal love. After the call to the apostleship of the tax collector Matthew and eating at his house with other tax collectors and sinners, Jesus echoes the words of Hosea in this scene: "The Pharisees saw this and said to his disciples, 'Why does your teacher eat with tax collectors and sinners?' He heard this and said, 'Those who are well do not need a physician, but the sick do. Go and learn the meaning of the words, "I desire mercy, not sacrifice." I did not come to call the righteous but sinners'" (Matthew 9:11-13; also see 12:1-8).

My dear Sisters and Brothers, all of us should have a tremendous desire to seek the mercy of God through Jesus. This was introduced to us on the day that we accepted the waters of salvation at our baptisms. Every day of our lives, we should get down on our knees to let God know that we desire His mercy constantly. I am sure that the Sacrament of Reconciliation is available each weekend for the desired mercy, forgiveness and grace that is freely bestowed on us in that encounter with Christ. As we desire God's mercy, however, let us be open and faithful in our mercy upon those who have the desire to reconcile themselves with us. Let us be courageous in our desire and seek mercy from those we have offended. Continue to enjoy our Easter Season of New Life in the Resurrected Lord!

FCSLA Bylaw Change

At the 41st Quadrennial Convention, the Convention ratified a minor change to our corporate Bylaws which was required by law. The change added language regarding the procedures the Association (and all insurers) is required to take in the event of an insolvency.

The language is as follows:

The Association shall maintain legal reserves and contingency reserves on all of its outstanding certificates according to law.

If the Association's legal reserves become impaired, additional contributions may be required of members by the action of the Board of Directors. The amount of contributions shall equal the members' equitable proportion of the deficiency and, until paid, shall i) be treated as an indebtedness against the certificate and draw interest not to exceed five percent per annum compounded annually; alternatively ii) the member may consent to a reduction of insurance benefits proportionate to the indebtness; or iii) the Member may elect a combination of i) and ii), above to pay their equitable portion of the deficiency.

Message from our National President CYNTHIA M. MALESKI

Branch Membership Challenge A Success!



Dear fellow members:

Our branch membership challenge held from July 1, 2015 through December 31, 2015 is a success story for us! Sixty-nine branches across our country were able to bring in five or more new members each. Those who did so between July 1 and September 30 were recognized during the business sessions of the convention.

All branches who achieved this goal are listed below. Many achieved this status by either signing up

these members through a licensed recommender in their own branch or a producer who works with them. We especially wish to recognize S-088, Monessen, Pennsylvania for the highest number of new members and Jr. Order J-255, New Brighton, Pennsylvania for the highest percentage of new members.

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Again we thank everyone who worked as a team to achieve this goal for the benefit of our society, our branch system and our members.

Let us join together to welcome our new members as they enjoy the long lasting benefits and security provided by First Catholic Slovak Ladies Association!

> Fraternally, Cynthia M. Maleski

National President's Branch Membership Challenge Winners

Congratulations to the following branches for recruiting five or more new members:

J-001 Willoughby, OH J-046 Lansford, PA J-054 Sharon, PA J-058 Whiting, IN J-067 Branchburg, NJ J-126 Vandergrift, PA J-130 Saint Francis. WI J-138 Natrona Hts., PA J-157 Monessen, PA J-184 Schererville, IN J-192 Youngstown, OH J-196 Burlington, WI J-255 New Brighton, PA J-333 Harrison City, PA J-334 Milwaukee, WI J-374 Brecksville, OH J-512 Pittsburgh, PA J-533 Council Bluffs, IA J-534 Buffalo, NY J-535 Buffalo, NY J-536 Seminole, FL S-008 Shelton, CT S-013 Vandergrift, PA S-023 New Berlin, WI S-035 Branchburg, NJ S-044 Mt. Pleasant, PA S-077 McKeesport, PA S-084 Sewell, NJ S-088 Monessen, PA S-090 McKees Rocks, PA

S-149 Oregon, OH S-154 Houtzdale, PA S-172 Wilkes Barre, PA S-202 Campbell, OH S-218 Swissvale, PA S-269 Brownsville, PA S-273 Burlington, WI S-278 Pittsburgh, PA S-301 Canton.OH S-313 Natrona Hts., PA S-376 Milwaukee, WI S-393 New Brighton, PA S-424 Pittsburgh, PA S-433 Harrison City, PA S-445 Muskegon, MI S-464 Brockway, PA S-522 Wickliffe, OH S-525 Garfield Hts., OH S-590 Pittsburgh, PA S-624 Plymouth, MA S-627 Council Bluffs, IA S-630 Buffalo, NY S-631 Fremont, NE S-634 Rhinelander, WI S-638 Buffalo, NY S-640 Seminole, FL W-001 New Prague, MN W-008 Dodge, NE W-013 Prague, NE W-014 Howells, NE

W-017 Malmo, NE W-033 Ft. Atkinson, IA W-049 Glencoe, MN W-051 Britt, IA W-056 Lonsdale, MN W-093 Tabor, SD W-130 Toledo, IA W-137 Cedar Rapids, IA W-139 Scappoose, OR

Grand Prize Winners:

The Branch with the Highest <u>number</u> of new members is: **S-088 Monessen, PA**

The Branch with the Highest <u>percent (%)</u> of new members is: **J-255 New Brighton, PA**

WPSCA To Hold Special Programs

The Western Pennsylvania Slovak Cultural Association will hold Slovak Heritage Programs on Monday, May 2 and Monday, June 6 at the Mount Lebanon Public Library, 16 Castle Shannon Boulevard, Mt. Lebanon, PA 16228 / 412-531-1912. They are both free to members and nonmembers. The May 2 program is "The Religious Persecution in Slovakia." After the 1948 coup, Communist ideology permeated citizens' lives and dominated all aspects of society in former Czechoslovakia. Father Valarian Milchik, pastor of St. Gregory Byzantine Church, will focus on the religious persecution during the totalitarian role in Slovakia, from 1948-1989. The June 6 program is "Juraj Janosik, the Slovak Robin Hood." Rich Kocur, president of WPSCA, has made several presentations at previous Slovak Heritage Programs. This time, he will tell us about the Slovak Robin Hood.

Presents Convention Donation



Principal Leah Bethune, St. Patrick, Fr. Troy Schweiger, pastor and Ken Dolezal Br. W191 Secretary, presenting the Convention Donation Check (\$6,000).



EASTERN PA DISTRICT SPRING MEETING

The Eastern PA Frances Jakabcin District will hold their Spring District Meeting on Sunday, April 17, 2016 at 1 p.m. at the Barn House Village Banquet Hall, 7401 Airport Rd., Bath, PA 18014. Branch 484, Egypt, PA is hosting the meeting and reservations should be made by calling District President Veronica Bazik, 570-645-5253 by April 10, 2016.



Spring officially arrived a few weeks ago. I LOVE spring! It is my favorite season. Rebirth of earth! The trees budding, grass turning green, flowers popping up in bright beautiful colors, birds chirping! The start of FCSLA Branch Activities, Join Hands Day, New Branch Opening Celebrations, Branch Meet and Greets! It is going to be a busy year. I've



been working on my schedule for the year talking with Branch Officers and Agents. My travel is starting off with trips to do a couple Meet and Greets with our branches out west in Montana and Colorado. If all goes well I am looking to open 3-5 new branches and another 1-2 Meet and Greets. It takes a lot to plan each event because I want the evening to be fun yet informational. I learn from each event I do and I keep revising my presentation.

If you receive in the mail a bright orange envelope that says "You're Invited" on the outside, it will be from me inviting you to a Branch Opening Celebration or Meet and Greet. Come join me! It is usually only a few hours. We have dinner, a little presentation, maybe even FCSLA BINGO and some prizes to win! The evening is on the FCSLA!

Your branch officers are also working on branch activities. Reply YES to their invite. Take a few hours and join them for a branch luncheon, dinner, mass and breakfast, Matching Funds project, whatever the activity may be – join them! Try it you might like it! Even offer to help the branch officers plan the event. Not many companies or organizations plan events for their members. That is one of the many benefits to being a member of the FCSLA.

Be on the lookout for those bright orange envelopes . . . I may be coming to a town near you!

Slovak Radio Cultural And Social Club Fundraiser

Saturday, April 30, 2016 from 6:00-9:00 p.m. the club will hold a fundraiser at Pounders Bar & Grill, 6370 York Road, Parma Heights, OH. The cost is \$25 per person, all you can eat and drink: Wings, Pasta, Salad, and Potatoes, Draft Beer, Well Liquor, Wine and Pop. Raffles and Auctions too! Call Donna at 440-465-6412 for tickets!

FCSLA Connects..

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

Why Should You Consider Buying More Life Insurance?



In today's uncertain economic times, life insurance provides certainty in uncertain times in the most economical way possible. As Ben Feldman, one of the world's most successful life insurance professionals professed, "pay as you go with pennies on the dollar, for future delivery alive or dead, guaranteed." Cash value life insurance is simply buying tomorrow's future possibilities, dreams and hopes

Albert Heiles

through its cash value and tax-favored death benefits.

Because mortality is still 100% and no one gets out of this world alive, it's not a question of if we need life insurance, but rather when? Individuals and businesses who want to insure their futures and do more for their families or businesses buy life insurance.

First Catholic Slovak Ladies Association offers four types of cash value life insurance. For those folks who want to begin and pay for a life insurance all at the same time, consider our single premium whole life insurance policy. One premium satisfies the required premium for a lifetime of coverage and guaranteed cash value growth. Our single premium is perfect for many reasons but a great many seniors use it as a solution to the final expenses they or their family face when death occurs. We also offer cash value life insurance policies that can be paid up in either 10 or 20 years. This type of premium option affords an individual or business to spread out the cost of the life insurance over a specific period of time. Finally, we offer a traditional whole life insurance policy which provides the owner the opportunity to spread out the cost of the insurance over an extended period of time.

In addition to the excellent cash value life insurance products offered by FCSLA, we offer competent, educated and professionally licensed Representatives or Recommenders who are able to guide you through the process. Selecting and purchasing the right type of cash value life insurance which is tailored individually for your specific needs, takes careful consideration. Our agent administrator is available to direct you to a representative in your area who can be of assistance to you as you begin selecting the policy perfect for you. Give us a call: FCSLA Life Insurance Department 800-464-4642 ext. 1029.

FCSLA ACCEPTING APPLICATIONS

National Secretary and National Treasurer Positions

As mandated by the changes to the bylaws (approved at October 2014 Special Convention), The First Catholic Slovak Ladies Association is accepting applications from qualified individuals for the positions of National Secretary and National Treasurer.

The National Secretary directs the operating activities of the Association on a full time basis and reports to the National President. The minimum qualifications for such position include a Bachelor's Degree from an accredited college or university, and ten years experience, demonstrating communication, organization and managerial skills. Insurance and/or fraternal benefit society experience a plus.

The National Treasurer monitors the financial conditions of the Association, oversees the Association's finances and investments on a full time basis and reports to the National President. All candidates must have either a CPA or MBA in finance or related fields from an accredited college or university and shall have ten years or more experience in the fields of business, finance or related fields.

Parties interested in these full-time positions at the Association's headquarters, meeting the above qualifications, should submit a detailed resumé and cover letter to National President Cynthia Maleski, Esq., FCSLA National Headquarters, 24950 Chagrin Boulevard, Beachwood, OH 44122.

Maria E. Grega Youngstown District Scholarships

Students belonging to the Youngstown, OH District are eligible to apply for the following scholarships:

KATHERINE L. SEDLACKO SCHOLARSHIP (\$1000) – Catholic elementary and high school and college/graduate level.

ANNA S. GRANCHAY SCHOLARSHIP (\$500) – College students who have completed one year of college.

Deadline for both scholarships is May 1, 2016. For details and information on how to apply contact: Bernie Demechko 2634 Taft Avenue, Youngstown, OH 44502 Telephone: 330-782-8638 or email: bdemechko@aol.com

Sr. Branch 313 Holds Christmas and Epiphany Party with Many Highlights

On January 4, 2016, Sr. Branch 313, Natrona Heights, PA held its annual Christmas gathering at St. Joseph High School community center, where over 70 members enjoyed opening prayers by Father Nick Spirko, sharing of the oplatky, a homemade hot lunch, and great accordion entertainment.

A highlight of the afternoon was honoring longtime branch officer Cecelia Szymkiewicz. Her entire family from far and wide attended and branch officers Cynthia Maleski, Suzy Rapp, Norene Yandura and Barbara Gajdosik pre-



AUTHENTIC POLISH DINNER PREPARED BY CHEF WIERZBICKI

A traditional ethnic dinner by a Chef from Europe was held recently by King's College in Wilkes-Barre, PA. A small gathering of twenty individuals were

invited for the occasion including two board members of the Slovak Heritage Society of Northeastern Pennsylvania, Magdalen Benish, Plains, PA and Michael Stretanski,



Kingston, PA. The authentic "Polish Dinner" was prepared by Chef Jaeck Wierzbicki of Poland. It consisted of pirohy, salmon, holupki, roasted pumpkin and strawberry puffs. Benish and Stretanski praised the efforts of Chef Wierzbicki and enjoyed meeting him afterwards, sharing Slovak recipes and lifestyles. They and the city were appreciative of the occasion made possible by King's College – a true international event. sented Cecilia with flowers, a cake and special gifts from the branch.

Another highlight of the afternoon was a convention check presentation by the officers to Mrs. Beverly Kaniecki, Principal of St. Joseph High School, who thanked us and praised the FCSLA in her accepting remarks.

Branch officers were re-elected and recognized. A Share the Wealth raffle was held where 50% of the funds collected went to the newly founded Soup Kitchen of St. Joseph's Parish and 50% being split by five winning members.

Attendees enjoyed receiving pad-folios from the home office and votive candles from the branch. Poinsettias and a special nutcracker were drawn as door prizes. Many thanks are in order to Officers Suzy Rapp, Norene Yandura, Barbara Gajdosik and Cynthia Maleski and helpers Mike Yandura and Andrzej Groch.





Lorain Scholarship Availability

The United Slovak Societies of Lorain, OH will grant college non-renewable scholarship awards to eligible High School seniors with a GPA of 3.5 or better and who are five year members of the following Lorain Lodges:

- St. Ann's Lodge of the FCSLA Branch 114
- St. John the Baptist Lodge of the FCSU Branch 228
- Slovak Catholic Sokol Wreath 111 & 177
- St. Mary Magdalene of the LPSCU Branch 77
- National Slovak Society Assembly #160

To obtain rules and an application, please visit, <u>www.</u> <u>americanslovakclub.com</u> or contact Michele Mager at 440/984-3353. Deadline for receiving applications is May 30, 2016.

UNITED SLOVAK SOCIETIES ANNUAL STEDRY VECER

Lorain, OH area Slovaks hosted their annual Stedry Vecer on Sunday, December 6, 2015 at the American Slovak Club. The event was hosted by United Slovak Societies of Lorain. United Slovak Societies is made up of the local Lorain lodges including Slovak Catholic Sokol Wreath 111, First Catholic Slovak Ladies Association Branch 114, First Catholic Slovak Union Branch 228, National Slovak Society Assembly 160, and the Ladies Pennsylvania Slovak Catholic Union Branch 77.

The evening included all the traditional foods enjoyed at the Christmas Eve supper in a Slovak home.

President Len Zilko opened the dinner with a wine toast followed by prayer and breaking of the oplatky with honey given by Vice President Ken Arendt. The meal included sauerkraut soup, perch, bobalky, pierohi, and peas. The award winning perch was prepared by the Ladies Auxiliary of the American Slovak Club.



Vice President Ken Arendt, Secretary Michele Mager, Lorain International Slovak Princess Rachel Elwer, President Len Zilko of United Slovak Societies.





Celebration Ringers, Strongsville, OH.



Entertainment throughout the evening was provided by violinist Jozef Janis, a native of Puchou, Slovakia, and special guests, Celebration Ringers of Strongsville, OH, a handbell choir who performed enchanting Christmas music.

A delightful evening was had by all and are looking forward to next year's celebration. The United Slovak Societ-



Violinist Jozef Janis

ies extends holiday greetings to all and best wishes for a happy, healthy, and prosperous New Year!





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Summer Language Camp for Kids

WPSCA is starting something new. Starting June 4, 2016 and going through July 23, we are offering Slovak language classes for children. Classes will be at every Saturday from 3-4:30 p.m. at the Mt. Lebanon Library, 16 Castle Shannon Boulevard, Mt. Lebanon, PA 15228 / 412-531-1912. Children must be able to read. Instructor Bozena Hilko is asking interested parents to contact her at bozi@comcast.net. The classes will be free, but there may be a slight charge for materials.

WPSCA Offers 11th Summer Scholarship

For the eleventh consecutive year, WPSCA and the Stephanie Husek Scholarship Fund is offering a scholarship to attend the Summer Slovak Language and Culture Program at Comenius University in Bratislava, Slovakia from August 2 to August 22, 2016. WPSCA will award \$2,500 to cover transportation, tuition, room and board to the successful candidate. Applicants must meet the following requirements:

- Must be a full time college student
- Must be of Slovak heritage
- Must not have previously attended the program
- · Must apply to Comenius University for acceptance
- Must be willing to attend WPSCA events when requested to discuss the program

The SAS Summer School is the oldest summer language school in Slovakia and is designed to enable students to improve and enhance their Slovak language competency as well as increase their knowledge of Slovak literature and culture.

For further information or for an application, contact Joe Senko at jtsenko@aol.com or (412) 956-6000. Completed applications must be received by WPSCA on or before April 15, 2016 at Manor Oak Two, Suite 500, 1910 Cochran Road, Pittsburgh, PA 15220.

> Send us your Wedding, Anniversary and Birthday Announcements! zjbazik@comcast.net

First Holy Communion

Twins, Sophia Marie and Grace Ann Kiggins made their First Holy Communion on Sunday, May 3, 2015 at St. Mary of the Assumption Church. The girls are J380 members and are pictured with J380 Branch President and great-grandmother, the late Helen Basa. Sophia and Grace are the daughters of Jeff and Heather Kiggins of Mentor, OH.



Scenes from the 41st Quadrennial Convention

October 5 — Monday's Events



























October 6 – Tuesday's Events





























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October 6 – Tuesday's Events



































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Additional photos in upcoming issues of "Fraternally Yours"









41st Quadrenníal Convention — October 6 — Tuesday's Events













































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Branch W045 Awards Scholarships

Branch W045, Cedar Rapids, IA awarded seven scholarships for 2015-16 school year. Each scholarship is for \$300. The seven winners are as follows:

MARA CHAMBERLAIN, a freshman attending Kirkwood Community College, Cedar Rapids, IA.

BLAKE EVANS, a freshman attending Kirkwood Community College, Cedar Rapids, IA.

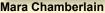
GRETA GUSTAFSON, a freshman attending Mount Mercy University, Cedar Rapids, IA.

SHANE HERDER, a sophomore attending Kirkwood Community College, Cedar Rapids, IA.

JOHN MESKIMEN, a freshman attending Loras College, Dubuque, IA. CAROLYN MORRISSEY, a freshman attending Drake University, Des Moines, IA. JOSH NELSON, a freshman attending Iowa State University, Ames, IA. The branch also had one National Scholarship winner:

JENNA FREEBERG, a 7th grade student at LaSalle Middle School, Cedar Rapids, IA.





John Meskimen



Blake Evans

Carolyn Morrissey



Greta Gustafson

Josh Nelson







Jenna Freeberg

Anne Sejba Receives Recognition from Branch 380

Jr. Branch 380 member and FCSLA scholarship winner, Anne Sejba, is pictured receiving a branch reward from her great-grandmother and J380 Branch President, the late Helen Basa. Anne is a student at St. Hilary School in Fairlawn, OH and is in the second grade. She is the daughter of Matthew and Melanie Sejba.



FIRST FCSLA CERTIFICATE WRITTEN IN 2016

2016 is off to a fast start for the FCSLA, with an application written on New Year's Day! Kitty Muffler, age two, is shown with her father, Joseph Muffler and her mother, Carrie Muffler. She is a new member of Branch 213. with a Super Youth certificate dated January 1, 2016. Former national sales manager Patrick Braun received a lead through FCSLA's Friends and Family referral program from Kitty's grandmother. Linda Muffler. He met with the Mufflers at a local restaurant on New Year's Day to write the application on Kitty. Patrick says that "Every Christian child in America should have a Super Youth certificate to provide protection and guarantee their insurability." Congratulations to Kitty on her certificate and her FCSLA membership!



Cleveland District Branches SAVE THE DATE!

PHANTOM OPERA Coming to Playhouse Square July 1, 2016 at 8:00pm

Sr. Branch 409 Hosts Annual Chrístmas Party ~ East Chícago, Indíana

Our annual Christmas Party was celebrated on a beautiful Sunday afternoon on December 6, 2015 at Our Lady of Consolation in Merrillville, IN. Members and guests were greeted by officers of Branch 409: Agnes Chervenak (President), Jeanette Bramer (Financial Secretary), Andrew Sacek (Agent) and Janice Vasquez (Jr. Branch 317 Financial Secretary).

Janice Vasquez (Jr. Branch 317 Financial Secretary) was in charge of various crafts for the Junior member guests.

Festivities started with grace being said by Rosie and Andrew Yurechko (members of Garv Jr. Branch 184). The lunch guests were treated to a delicious chicken dinner with all the trimmings, mostaccioli and pasta salad. Jim Wagner (father of Jr. Branch 317 members Olivia and Sophia Wagner) made homemade pumpkin cheese cake and apple slices. Other desserts included homemade nut rolls and cookies.

Jr. Branch 317 members entertained the guests by caroling under the direction of Sherry and Sara



Agnes Chervenak (Sr. Branch 409 President) with Jr. Branch 317 members Olivia and Sophia Wagner.

Anderson (member of Sr. Branch 409).

The main event of the afternoon was a visit from Santa (Scott Parente). Santa distributed gifts of a wide variety including bracelet kits, remote controlled cars, Power Rangers, stuffed animals and dolls. Older junior members were given gift cards. The senior members were given gift bags of hand sanitizer and soaps. Gifts from the home office were also distributed to all of our guests.



Junior Branch 317 members caroling.

A big "THANK YOU" is in order for our setup and cleanup crew: John and Carol Yurechko, Geraldine Tumidalski, Betty Ortiz, Jason Yurechko, Kirby and Charlie Hoskins and Mike DeRolf.



Sr. Branch 409 member Sara Anderson, with sister Elie, cousins Brynne, Ava Widiger, Barbie Trelo and Olivia Wagner.



Junior members waiting to visit Santa.

SCHOLARSHIP APPLICATION AVAILABLE

The United Slovak Societies of the American Slovak Club, 2915 Broadway, in Lorain, OH is offering a non-renewable scholarship of \$1,000 to eligible graduating seniors entering college.

The applicant must have a 3.5 grade average out of a 4.0 and must have been a member in good standing of St. Ann's Lodge, FCSLA Sr. Branch 114 in Lorain for a period of at least 5 years. Please contact Margaret Thomas for an application. Phone 440-288-1492 or e-mail at mugsann@gmail.com. Deadline for applications is May 30th.

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 <u>kelly@fcsla.org</u> 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 <u>www.fcsla.org</u>.

	F THE YEAR NOMINATION FORM
	FCSLA Branch # :
Home Address:	
Phone #:	E-Mail Address:
Marital Status: Gingle Married Widowed	If Married Spouse's Name:
Occupation:	_ Employer/School:
 Please use a separate sheet Society Leadership: Describe your nominee's inv trict governance and activities. This would include a for any and all FCSLA branch meetings, activities etc. at any branch or district level. Service to Others: Describe how nominee has pr her community or participated in outreach prograr national level. (Examples: Participation in church g disaster relief efforts, community or service group Innovative Leadership: Describe how this nomin 	ee has been a leader or an innovator during the past year . bation in an event or activity, updated an old annual activity a program to address it, etc.)
Signature of Nominator:	



Magdalen I. Iskra Dístríct Celebrates the Bírth of Jesus

Magdalen I. Iskra District, Wilkes-Barre, PA celebrated Christmas with a Junior Branch Christmas Party held at Genetti's Hotel on Saturday, December 5, 2015. The

branches that participated in the celebration of the Birth of Jesus were J168 (JoAnn Klinesmith, President), J207 (Rita Kcenich, President), J362 (Martha Iskra, President).

Deacon Joseph F. DeVizia offered remarks and the prayer before the meal. A Buffet menu followed which consisted of a fresh fruit cup, chicken fingers, chicken filet chardonnay, hamburger on



Reading the Birth of Christ – Matthew Pehala.

a bun, macaroni and cheese, ziti marinara, mashed potatoes, green beans, Italian bread with butter and dipping sauces, vanilla sundae and drinks.

Entertainment was provided by Bob the Juggler. A sing-a-long was led by Martha Iskra and Barbara Ceklosky,



Standing, L-R: Stanley Sims, Abigail Sims, Helen Becumpas, Mary Sims, and Brianna Sims; Seated, L-R: Anna Hudock, Molly and Florence McCabe.



And the Winner Is? Barbara Ceklosky, Treasurer of Jr. Branch 362 and children picking the lucky numbers.

J362 Treasurer, with Christmas songs sung by the children at the podium, who were treated thereafter with a gift. The Birth of Jesus was read by Matthew Pehala, a member of Jr. Branch 362.

A raffle was held that benefited the University of Scranton's Father Jozef Murgas Research Project, of which Michael Sulzinski, Ph.D., is director. Dr. Sulzinski is a member of Sr. Branch 172. The raffle was a Matching Funds Project with a total of \$900 raised for the project.



The Pehala family, L-R: Matthew, Jeff, Christine and Alexandra. The Gregor family: Diane, and Melissa holding Ryan.



Sing-A-Long – Ann Dougher, J168 Secretary; Martha Iskra, J362 President; Anna Hudock, Treasurer of the Magdalen I. Iskra District; Diane Gregor, Trustee of the Magdalen I. Iskra District and children.



Prizes for the Raffle Drawing.





The Ceklosky family with Santa and Marty Flaherty.



L-R: JoAnn Klinesmith, President of J168; Ann Dougher, Secretary-Treasurer of J168; Mary Ellen Myers and Rachel Nikol, Auditors of J168.



Guests being entertained by Bob the Juggler.



L-R: Martha Iskra, President of J362; Ann Dougher, Secretary-Treasurer of J168; Santa; Magdalen Iskra, President of S172.

FCSLA 2016 Youth Recognition Award

The Youth Recognition Award is for Honoring the Spirit of Service by an individual youth within FCSLA.

There are countless young FCSLA members who participate in many service projects in their branch, church, school or community. They are individuals who stand out in a crowd because of their achievements. This is your opportunity to nominate an outstanding young member from your Junior or Senior Branch.

GUIDELINES

- Nominee must be an FCSLA member for at least three years.
- A nominee must be between the ages of 6-22 years. (Received date will determine the age eligibility.)
- All family members of the Home Office Staff and National Officers are eligible to be nominated.
- Previous recipients of this award will not be considered, but previous nominees who did not receive the award are eligible to be nominated.
- Service projects / volunteerism must be between June 1, 2015 through May 1, 2016.
- On a separate sheet of paper, TYPED or PRINTED describe in 500 words or less what the individual has done to deserve being nominated for this award. Such as his/her leadership and/or service to others in their branch, church, school and/or community.
- Include if they have pets, siblings or other activities they enjoy.
- ♦ Deadline for Entries is May 13, 2016.
- A head and shoulders photo of nominee should be included at time of entry.
- The winner receives a Star Award, \$100.00, will be featured in an issue of our *Fraternally Yours* Magazine and on our website.
- An independent committee will select the winner.
- You may print this form off of our website www.fcsla.org.
- If you have any questions please call Kelly at 1.800.464.4642 EXT 1051 or Email: kelly@fcsla.org

2016 FCSLA YOUTH RECOGNITION NOMINATION FORM PLEASE PRINT!

Nominee's Name:	
FCSLA Branch # :	Date of Birth:
Home Address:	
Name of School / Col	lege / University:
Parent(s) Name(s): _	
Parents E-Mail Addre	SS:
	PLEASE PRINT!
Name of Nominator:	
Branch #:	Phone #:
Signature of Nominate	or:
E-Mail:	
Your Relation to nomi	nee:
•	hedlock, Fraternal & Youth Director, agrin Blvd., Beachwood, OH 44122



IN MEMORIAM

EMIL SNITILY, W013



Emil Snitily, 88, of Prague, NE, entered into eternal rest on August 16, 2015 in David City, NE. He was born February 17, 1927 in Prague to Joseph and Mary (Fujan) Snitily. On May 3, 1949, he was united in marriage to Irene Ostry at St. John Catholic Church in Prague. Through the years, Emil worked for Campbell's Soup Company, Lonnie's Trailer Court, and Blevins Popcorn Plant. Emil also farmed for most of his

life. Emil was a member of St. John the Baptist Catholic Church in Prague. He always enjoyed watching his grandchildren's school and sporting events. In his early retirement years, Emil enjoyed fishing with his grandchildren. He is survived by children, Larry (Susie) Snitily of Prague, Carol (Steve) Brabec of Colon, Ron (Cathy) Snitily of Prague, Dan (Sheila) Snitily of Abie, Karen (Chris) Zetocha of Weston, and Arlene (Steve) Ourada of Prague; 17 grandchildren and 7 great-grandchildren; brother, Leonard (Loretta) Snitily of Prague; many nieces and nephews.

LOUIS E. KOSAREK, W111



Louis E. Kosarek, 87, of Hot Springs, AR, passed away August 19, 2015. He was born January 1, 1928 in Ennis, TX, to the late Joseph and Anna (Marusak) Kosarek. Louis was a loving husband, father, and grandfather. He served as an usher for 37 years at Mater Christi Church in Illinois. Of those 37 years, Louis spent 27 years as captain over the ushers. He was a member of the Knights of Columbus, 3rd and 4th Degree. Louis also served as a Boy Scout Commissioner.

He was a member of the Masonry Contractor Association and North Riverside Sportsman Club. Louis was also currently serving as President of the Wiser Bunch. He was a kind man and also helped the needy. Up until 2008, Louis planned and prepared the meats for the Knights of Columbus meals. Survivors include his loving wife, Violet V. Kosarek of Hot Springs, AR; son, Louis Kosarek (Nancy) of Missouri City, TX; daughters, Shirley McIndoo (Joel) of Oakbrook Terrace, IL, Caroline Kosarek of Clarendon Hills, IL; and seven grandchildren.

IRENE CICIONI, S196

Irene Cicioni, 91, of Ringtown, PA passed away at Geisinger Medical Center. Born in Shenandoah, September 24, 1923, she was a daughter of the late Stephen and Anna Tomcheck Kutney. She was a member of the former Our Lady of Mount Carmel Church, Shenandoah, and a current member of St. Mary Roman Catholic Church, Ringtown. Irene prayed the rosary daily and was a member of the Our Lady of Mount Carmel Sodality, the Sacred Heard Sodality, and the Greater Shenandoah Area Senior Citizens. She enjoyed spending time with her friends and taking bus trips to see various shows and going to the casino. As much as she liked that time with her friends, her first love was always her grandchildren and great-grandchildren. Irene is survived by a son, Stephen Cicioni, and his wife, Cheryl, Lancaster; two daughters, Arlene Sachleben and her husband, Raymond, and Anna Marie Decusky and her husband, Robert, all of Ringtown; six grandchildren, and 12 great-grandchildren.

CHARLOTTE BRICHACEK, W006



Charlotte Brichacek, 67, of Schuyler, NE died September 5, 2015, at her home. Charlotte was born January 14, 1948, in Columbus to Joe and Dorothy (Ernesti) Kuzel. She attended District #11 School in rural Howells and graduated from Schuyler High School in 1966. On April 15, 1967, she married Lloyd Brichacek in Schuyler. They had one son, Brent.

Charlotte worked at the ASCS Office,

Brichacek Sales, Fred Kluck Feed Yards and Colfax County Treasurer until her retirement. She was a member of Divine Mercy Parish, the Ladies Guild, Town and Country Bells Friendship Club and Schuyler Eagles Auxiliary. Charlotte enjoyed playing cards, the Friends of Music, plays, casino gambling and music.

She is survived by her son, Brent (Sandy) Brichacek of Gretna; five grandchildren, Sarah, Breanna, Shanie, Barrie and Brody; two sisters, Lana (Dean) Bell of Richland and Vernell (Larry) Votruba of Norfolk; one brother, Larry (Gladys) Kuzel of Schuyler; and many nieces and nephews.

FRANK PETREK, S156



Frank T. Petrek, 79, died September 9, 2015, at his home. He was born July 29, 1936, in Hubbard, OH, a son of John and Johanna Duncko Petrek, and was a lifelong Hubbard resident. Mr. Petrek was a graduate of Hubbard High School and served with the U.S. Army. He owned and operated Buckeye Leisure Products

for over 40 years, which opened in 1972, and was also a lifelong farmer. Frank was past president of the Hubbard Optimist Club, a member of the Slovak Club, the Saxon Club and the Farm Bureau. He enjoyed farming, John Deer tractors, going to auctions, taking care of his animals, and especially enjoyed spending time with his family. Frank will be sadly missed by his loving wife, the former Shirley Bloos, whom he married November 29, 1959; four daughters, Brenda (Gary) Henderson of Hubbard, Beverly (Dave) Michalsky of Michigan, Barb (Tim) Novotny of Hubbard and Bernadette (Ira) Lilly of Hilliard; and nine grandchildren. Contributions may be made to the Central Christian Church, 44 S. Main St., Hubbard, OH 44425.

CLARA T. MAJERNIK, S007



Clara T. "Coga" Majernik, 85, of Streator, IL passed away September 18, 2015 at home. Born November 24, 1929, in Streator, she was the second of five daughters born to Peter and Susan (Gallik) Majernik. She is survived by a sister, Ella (Richard) Killian, of Streator; nine nieces and nephews; 22 great-nieces and nephews; and one great-great-niece.

Her nieces and nephews were the love of

her life, and to her nieces and nephews, she was the shining light of theirs. Coga was the family anchor who gave selflessly. Her love had no limits to her family and friends. Born and raised in Streator, she attended St. Stephen's Grade School and graduated from Streator High School, Class of 1947. She graduated from St. Joseph School of Nursing in 1951. She worked for St. Mary's Hospital for three years after graduating. In 1954 she started office nursing, mostly for Drs. Hawkins, Mattioda and Chen. She retired in 1997. She was a member of the former St. Stephen Church and currently belonged to St. Michael the Archangel Parish. She also was a member of the Altar and Rosary Society of her church and of the First Catholic Slovak Ladies Association. Memorials may be directed to St. Michael the Archangel Parish.

DELORES M. OSTRY, W013



Delores M. Ostry, 83, of Prague, NE, entered into eternal rest on September 25, 2015 at South Haven Living Center in Wahoo. She was born May 29, 1932 in rural Prague to August and Mary (Ourada) Kaspar. On January 11, 1955, Delores was united in marriage to Donald Ostry at St. John the Baptist Catholic Church in Prague. Delores was a farm wife, mother, grandmother, and great-grandmother. She

enjoyed baking kolaches, crocheting, embroidering, and sewing. She was a member of St. John the Baptist Catholic Church, the St. John Rosary Society, and the American Legion #254 Auxiliary. She is survived by her husband of 60 years, Donald Ostry; children, Dwayne Ostry and friend Vicki Kobza of Prague, Debra (Eugene) Dauel of Cedar Bluffs, David Ostry of Prague, Diane (Don) Prochaska of Abie, Mary Ostry of Columbus; 13 grandchildren and 13 great-grandchildren; sisters, Ethel Mach of David City and Blanche Bartek of Wahoo; many nieces and nephews.

KATHERINE T. SCHMITT, S445

Katherine T. Schmitt, age 92, passed away on September 28, 2015. Katherine was born on April 13, 1923 in Myslavia, Czechoslovakia to Martin and Katherine Hanis. She came to the United States in 1929 and settled in Muskegon, MI. She married Robert Schmitt on June 29, 1946. She was a member of Sacred Heart Church and the Altar Society. She was preceded in death by her husband Robert; son James; granddaughter Jennifer; and brother, Joseph. Katherine is survived by her children; Loretta (Mike) Hyde of Grand Haven, Joseph (Gloria) Schmitt of Muskegon, Mary (Ron) Turrell of Muskegon, Janet (Ron) Bartz of Byron Center and Kathleen (Scott) Riedel of Muskegon; 15 grandchildren; nine great-grandchildren, three great-great grandchildren; and her sister Irene (Edward) Sanocki of Muskegon. In lieu of flowers, memorial contributions can be made to Sacred Heart Catholic Church or Muskegon Catholic Central.

THEODORE R. ZILCH, S590



Theodore R. (Ted) Zilch, Jr., formerly of Shaler Township, died October 25, 2015, in Montgomery, AL. Born November 18, 1928, in Johnstown, PA to the late Theodore R. and Esther (Kehler) Zilch. Mr. Zilch has lived in Michigan for the past four years and, prior to that, in Shaler for more than 45 years. Mr. Zilch was a peacetime veteran, having served in the

Army in the Philippines during the "Occupation" after World War II. Following his military service, he became a member of the Teamsters Union Local 341 in Pittsburgh, driving trucks for various heavy construction and building trades companies. He used his extensive knowledge of the industry, his dedication to the union

and his desire to serve, to become a business agent for the Union. He then earned the position of President of Teamsters Union Local 341 and was appointed to the position of Trustee of the Teamsters Joint Council 40. One of the highlights of his career came when he was appointed to work on a committee with former Pennsylvania Gov. Richard (Dick) Thornburg. He was known to drive to Youngstown, OH, Philadelphia and Montgomery, AL, for the sole purpose of watching his first grandson, Christopher, play football. Survivors include his son, Ted R. (Eileen) Zilch, of Howell, MI.; his daughter, Janet L. (Col. Edward) Jennings, of Montgomery; his seven grandchildren; sisters, Joan Brungess, of Wilmington, DE, and Judy Toner, of Monroeville.

IRENE M. SANOCKI, S445



Irene Mary Sanocki, age 83, passed away at her home on November 1, 2015, after a short illness. She was born March 26, 1932 in Muskegon, MI to Martin and Katherine (Kirchner) Hanis, and had been a life-resident of the area. Irene attended Sacred Heart Grade School and graduated in 1950 from St. Mary's Catholic High School. In addition to being a life-long member of Sacred Heart Catholic Church, she helped clean the church and assisted with funeral luncheons, as well as being a member of its Altar Society.

She was also a member of the First Catholic Slovak Ladies Union and Tatra Hall. Irene was a devoted wife, mother and grandmother, and enjoyed baking and meal preparation. On September 26, 1953 she married Edward M. Sanocki and together were often considered the best dancers on the dance floor. Survivors include her husband, Ed; six children, Ed (Patti) Sanocki, Jr., Karen Edens, Tom (Mary Amy) Sanocki, Rose Sanocki, John (Michele) Sanocki and Steve (Jen) Sanocki; 17 grandchildren; one great-grandson. In lieu of flowers, you are asked to consider Sacred Heart Catholic Church or Muskegon Catholic Central High School.

CAROLYN MARIE MILKOVICH, S590



Carolyn Marie Milkovich, 51, passed away October 4, 2015 in Warren, OH. She was born May 27, 1964, in New Castle, PA, the daughter of Donald and Carol Bodnar. She was a 1982 graduate of New Castle High School, a 1986 graduate of Slippery Rock University with a Bachelor Degree in Political Science. She was

a member of Blessed Sacrament Church, a lifetime member of the Reserve Officers Association, present President of the Air Force Association and a worthy advisor for the Rainbow Girls. Carolyn retired in 2008 as a Major in the United States Air Force and presently was a civilian employee at Youngstown Air Base in Vienna as a contracting specialist. She is survived by her husband Peter Milkovich whom she married June 8, 1991, two sons, Nicholas and Andrew Milkovich both of Howland, her parents Donald and Carol Bodnar of New Castle, a brother Jon (Regina) Bodnar of New Castle, in-laws Nancy (John) Celebrezze of Westville, OH, Michael (Doris) Milkovich of Westlake, OH, Bonnie Loehrke of Ottawa, OH, Patrick (Laurie) Milkovich of Rocky River, OH, Tim Milkovich of Westlake, OH, Dorothy (Robert) Marshall of North Royalton, OH and numerous nieces and nephews.



IN MEMORIAM

WILLIAM A. GALLAGHER, S393



William A. Gallagher, 81, of Center Twp., PA passed away unexpectedly, September 26, 2015. Born May 25, 1934 in Hookstown, he was a member of Hope Lutheran Church in Brighton Twp. Mr. Gallagher retired from ARCO Chemical with 37½ years of service, and was a U.S. Marine Corp veteran. He served in the U.S. Army and U.S. Air Force Reserves with 26 years of service combined. Bill was a member of Beaver

Valley Woodcarvers; Turners Anonymous; Aliquippa Bucktails, Brighton Golf Association (2012 Golf Champion); Red Barn Theatre Subscriber; Beaver County Community Concert Sean Subscriber; Bobcat Players Season Subscriber; and life member of American Legion Post #0580. He volunteer with the U.S. Department of Veterans Affairs and V.A. Pittsburgh Health System, and was currently commissioned by Phipps Conservatory for his wood art. Surviving are his beloved wife Rita (Schill) Elm-Gallagher; a son William A. Gallagher, Jr.; a daughter Penny Chevront; a step-daughter and son-in-law, Sheila and Michael Riddell; four grandchildren and two great-grandchildren, and a brother and sister-in-law James and Ginger Gallagher. In addition to his parents, he was preceded in death by a son Robert Gallagher; his mother-in-law Virginia Schill; a stepson Dale Dopilka and a brother and sister.

JOSEPH M. HIZNAY, SZJ



Joseph M. Hiznay, age 90, beloved husband of the late Anne Hiznay, passed away peacefully on October 25, 2015. He was born on December 23, 1924, in Jessup PA, to the late Joseph and Olga Hiznay. Joseph was a Navy Veteran of WWII, a retired teamster and member of St. Mary Church in Milford for over 60 years. He was a hearty

New Englander with a sensitive and artistic side. Following his retirement from truck driving, Joe spent much of his time creating arts and crafts for his small business called Nature Crafts. He would grow grape vines and collect pinecones that he spun into beautiful holiday wreaths and baskets. He painted New England scenes on wine bottles and boat oars that he sold at fairs across Connecticut. His pride was always reflected in his work. Joseph is survived by his four children, Susan (Brian, Sr.) Mandio, Mary Joyce (Jim) Trapp, Michael Hiznay and Joseph Hiznay. He also leaves behind four grandchildren, Lindsay and Sally Trapp, and Brian and Jonny Mandio.

TERESA PUTINSKY, S161

Teresa Putinsky, 87, of Shadyside, OH, died October 1, 2015 at the Valley Hospice Care Center, South's Liza's Place in Wheeling, WV. She was born July 20, 1928 in Bellaire, OH, a daughter of the late Michael and Elizabeth Stanek Valloric. Teresa was a homemaker, a member of the St. Mary Catholic Church and Catholic Women's Club in Shadyside, OH. In addition to her parents, she was preceded in death by her husband, Fred T. Putinsky on October 13, 2012, three sisters, Ann Hora, Mary and Jenny Valloric and four brothers, Mike, Tony, Steve and Joseph Valloric. Surviving are her children, Christine (Douglas) Buntley of Virginia Beach, VA, Linda (Larry) Anderson of Moundsville, WV, Regina (Wayne) Seivertson of Bellaire, OH and Thomas (Kay) Putinsky of Pittsburgh, PA. Also seven grandchildren, three great-grandchildren and several nieces and nephews. Memorial contributions may be made to the Valley Hospice, Inc. 10686 State Route 150 Rayland, OH 43943.

HELEN P. BASA, S475



Helen P. Basa, 94, of Bedford, OH who was a member of the FCSLA for 64 years, passed away peacefully on December 15, 2015. Helen was born on June 15, 1921 to John, Sr. and Lidia Panovich in Cleveland, OH. At an early age her family moved to Bedford, OH where Helen grew up and lived until her passing. Helen was the loving wife of forty-three years to the late Frank J. Basa. She was the cherished mother of

Father Frank Basa of Akron, Christine (Harold) Kiggins of Burton, Kathleen (Anthony, deceased) Sejba of Brecksville, and Nancy (Frank) Spencer of Ocala, FL; the grandmother of 10 and the greatgrandmother of 21. Her funeral Mass was celebrated by her son, Father Frank Basa and concelebrated by her grandson, Father Tony Sejba of Medina, OH and Father Daniel Begin, pastor of St. Mary Church in Bedford. Also in attendance were Bishop Roger Gries, Auxiliary Bishop of Cleveland and numerous priests from the Cleveland diocese. Helen was a lifelong member of St. Mary Church in Bedford and a member of the Bedford Seniors. In 1965 Helen was elected as Branch Treasurer of S475 and J380 and held those positions until 2013 when she was elected Branch President of both branches. As an officer of those branches, she traveled to many FCSLA national conventions as a delegate and she walked in many March for Life rallies in Washington, D.C. with her sister FCSLA members and pro-lifers. Memorials are suggested to Light of Hearts Villa Benevolent Fund, 283 Union St., Bedford, OH 44146.

MARY A. BILEC, S77

Mary A. Bilec, 89, of Port Vue, PA died July 1, 2015 at her residence. Born October 25, 1925 in Lowellville, OH, a daughter of the late Joseph and Katherine Morjock Gbur. In addition to her parents, she was predeceased by her 12 siblings. Mary was a member of St. Mark Parish and the Jednota. She is survived by her son: Michael (Sue) Bilec of Port Vue; daughter: Gertrude "Trudy" (Jim) Vinkler of Ohio; seven grandchildren and two great-grandchildren.

ANN DETHLEFS, W018

Ann M. Dethlefs, Omaha, NE, died on September 5, 2015. She is survived by her husband of 64 years, Don Dethlefs; children: Timothy Dethlefs, Patricia Brennan, Jane Roccaforte (Bill), Laura Wunderlich (Steve), Mark Dethlefs (Marcia), Julie Thompson (Scott), and John Dethlefs; 17 grandchildren; two great-grandsons; brother, Tom Kubat (Helen); sister, Betty Eberhard (Dale); sistersin-law, Dee Boldra and Mary Barbara Kubat. In lieu of flowers, memorials are suggested to St. Thomas More Endowment Fund or Mercy High School.

Find us on Facebook

MATCHING FUNDS ACTIVITIES

Branch W187

Breakfast Benefit

Branch W187, Valparaiso, NE held their second matching funds project. They held a breakfast at St. Mary and Joseph Church Hall on November 1, 2015. Checks were presented to Monsignor Paul Witt totaling \$1,282.54 (\$682.54 from the breakfast project and \$600 from the Home Office for the matching funds). The funds will be used for the foundation and landscaping of the Holy Family Statue Project at the church.



L-R: Marilyn Chmelka, Rose Ann Komenda, Roseletta Barry -Chairman for the Breakfast.



Members enjoying breakfast on November 1, 2015.



Monsignor Paul Witt blessing the Holy Family Statue in front of Saint Mary and Joseph Church.



Presenting the check the Matching Funds Breakfast held on November 1, 2015 are L-R: Clarice Sabata, Secretary W187, Monsignor Paul Witt, Darlene Blazek, President W187, Robina Regnier, Financial Secretary, W187.

Jr. Branch 58

Fannie May Candy Sale

Whiting Jr. Branch 58 sponsored a Fannie May candy sale before the Christmas season as a fundraiser to benefit St. John the Baptist Catholic School in Whiting. Sales netted approximately \$3,000 for the school and translated into \$600 in matching funds from the home office. Branch members, parishioners, and local families participated in this very successful event. Top selling students were rewarded with Fanny May candy bars for their efforts. The top three selling classrooms received cash prizes that will be used for general classroom needs.



12th Consular Tour to Slovakia

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, Rajecke 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.

Whiting Teens Attend National Catholic Youth Conference

Mary Lowry and Michael Markovich, members of Whiting, IN Branches 58 and 81, attended the National Catholic Youth Conference (NCYC) in Indianapolis, IN in November. They were part of a group of thirteen students from St. John the Baptist Catholic Church in Whiting who belong to the church's PHYRE group (Peers Helping Youth Reach Enlightenment). Approximately 23,000 youths and adults participated in this national gathering. The theme for this year's conference was "Here I Am, Lord." One of the highlights of the event was a Mass at Lucas Oil Stadium which was attended by youth from across the nation.

Mary Lowry provided her perspective of the conference: "The National Catholic Youth Conference, held in Indianapolis from November 19-22, 2015 was surely an experience that I will never forget. NCYC gave me the opportunity to come into contact with 23,000 other teenagers from across the nation who shared my faith. The weekend was packed full of different events in order to help these teens grow closer to God. We were given the opportunity to attend Mass, participate in Reconciliation, Adoration, and various workshops. The workshops focused on a vast array of topics: social media and its role in evangelization, prayer in daily life, marriage, and many more things. Adoration was my favorite part of the weekend. It was amazing to sit in Lucas Oil Stadium and experience Christ with 23,000 other teens in complete silence. The most interesting part for me to think about was how there was not one person in the stadium who had the same experience of Christ that I had; it reinforced the idea that we are all unique and individual, and through Adoration it reminded everyone just how much we are loved, by God and by our family, whether it be our biological family or our Christian, Catholic, human family."



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. REPORT OF THE FCSLA

NATIONAL TREASURER

BALANCE SHEET AS OF NOVEMBER 30, 2015

ASSETS

ASSETS		
Cash & Short Term Investments	\$	23,877,331
Bonds		762,572,991
Preferred Stock		2,105,553
Common Stock		4,825,155
Investment Income Due & Accrued		12,245,836
Property Plant & Equipment, Net		5,615,582
Certificate Loans & Accrued Interest		3,307,932
Other Assets		137,844
TOTAL ASSETS	\$	814,688,224
LIABILITIES	<u> </u>	
Life Reserves	\$	253,066,858
Annuity Reserves	Ψ	446,629,208
Death Claims Payable		1,880,044
Unearned Premiums		487,721
Matured Endowments		371,614
Provision for Dividends Payable		1,660,973
Accumulated Dividends & Interest		4,370,916
Accrued Convention Donations		19,939
Provision for Future Conventions		441,034
Asset Valuation Reserve		6,635,614
Interest Maintenance Reserve		1,251,377
Other Liabilities		1,540,013
TOTAL LIABILITIES	\$	718,355,312
Surplus	\$	96,332,912
TOTAL LIABILITIES AND SURPLUS	\$	814,688,224
	<u> </u>	011,000,221
INCOME STATEMENT		
For the Eleven Months Ending November	30, 20 [,]	15
REVENUE		
Insurance Premiums	\$	5,600,495
Annuity Premiums		34,007,741
Investment Income		36,809,207
Amortization of Interest Maintenance Reserve		126,603
Rental Income		371,206
Other Revenue		14,690
TOTAL REVENUE	\$	76,929,943
EXPENSE		
EXPENSE		
Increase in Reserves — Life	\$	2,192,070
	\$	2,192,070 30,378,772
Increase in Reserves — Life	\$	
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits	\$	30,378,772 5,156,566
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits	\$	30,378,772 5,156,566 20,150,592
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense	\$	30,378,772 5,156,566 20,150,592 961,932
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits	\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits	\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits	\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments	\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108 \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations	\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933 \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551 \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821 \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258 \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accuarial Fees Legal Fees	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258\\ 82,015\\ \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258\\ 82,015\\ 110,823\\ \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258\\ 82,015\\ 110,823\\ 779,163\\ \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258\\ 82,015\\ 110,823\\ 779,163\\ 114,689\\ \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accuarial Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258\\ 82,015\\ 110,823\\ 779,163\\ 114,689\\ 386,000 \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accuarial Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258\\ 82,015\\ 110,823\\ 779,163\\ 114,689\\ 386,000\\ 238,093\\ \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accuarial Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258\\ 82,015\\ 110,823\\ 779,163\\ 114,689\\ 386,000\\ 238,093\\ 361,784 \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258\\ 82,015\\ 110,823\\ 779,163\\ 114,689\\ 386,000\\ 238,093\\ 361,784\\ 122,740\\ \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors	\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 114,689 386,000 238,093 361,784 122,740 1,318,288
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers	\$	$\begin{array}{r} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258\\ 82,015\\ 110,823\\ 779,163\\ 114,689\\ 386,000\\ 238,093\\ 361,784\\ 122,740\\ 1,318,288\\ 425,832\\ \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accuarial Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense	\$	$\begin{array}{c} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258\\ 82,015\\ 110,823\\ 779,163\\ 114,689\\ 386,000\\ 238,093\\ 361,784\\ 122,740\\ 1,318,288\\ 425,832\\ 300,495\\ \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense	\$	$\begin{array}{r} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258\\ 82,015\\ 110,823\\ 779,163\\ 114,689\\ 386,000\\ 238,093\\ 361,784\\ 122,740\\ 1,318,288\\ 425,832\\ 300,495\\ 244,841\\ \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Depreciation Expense	\$	$\begin{array}{r} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258\\ 82,015\\ 110,823\\ 779,163\\ 779,163\\ 779,163\\ 114,689\\ 386,000\\ 238,093\\ 361,784\\ 122,740\\ 1,318,288\\ 425,832\\ 300,495\\ 244,841\\ 236,089\\ \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Depreciation Expense Utility Expense	\$	$\begin{array}{r} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258\\ 82,015\\ 110,823\\ 779,163\\ 114,689\\ 386,000\\ 238,093\\ 361,784\\ 122,740\\ 1,318,288\\ 425,832\\ 300,495\\ 244,841\\ 236,089\\ 78,974 \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fratemal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Depreciation Expense Postage and Printing	\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 114,689 366,000 238,093 361,784 122,740 1,318,288 425,832 300,495 244,841 236,089 78,974 158,725
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising	\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 114,689 386,000 238,093 361,784 122,740 1,318,288 425,832 300,495 244,841 236,089 78,974 158,725 98,383
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense	\$	$\begin{array}{r} 30,378,772\\ 5,156,566\\ 20,150,592\\ 961,932\\ 4,949,590\\ 1,142,380\\ 83,507\\ 46,153\\ 69,108\\ 220,394\\ 136,933\\ 16,530\\ 229,551\\ 72,821\\ 184,258\\ 82,015\\ 110,823\\ 779,163\\ 114,689\\ 386,000\\ 238,093\\ 361,784\\ 122,740\\ 1,318,288\\ 425,832\\ 300,495\\ 244,841\\ 236,089\\ 78,974\\ 158,725\\ 98,383\\ 94,274\\ \end{array}$
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising	\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 114,689 386,000 238,093 361,784 122,740 1,318,288 425,832 300,495 244,841 236,089 78,974 158,725 98,383
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion	\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 114,689 366,000 238,093 361,784 122,740 1,318,288 425,832 300,495 244,841 236,089 78,974 158,725 98,383 94,274 96,490 163,661
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees	\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 114,689 386,000 238,093 361,784 122,740 1,318,288 425,832 300,495 244,841 236,089 78,974 158,725 98,383 94,274 96,490
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion	\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 114,689 366,000 238,093 361,784 122,740 1,318,288 425,832 300,495 244,841 236,089 78,974 158,725 98,383 94,274 96,490 163,661
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fratemal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Salare Promotion Rental Expense		30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 114,689 366,000 238,093 361,784 122,740 1,318,288 425,832 300,495 244,841 236,089 78,974 158,725 98,383 94,274 96,490 163,661 371,206
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Tax Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense TOTAL EXPENSE	\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 114,689 386,000 238,093 361,784 122,740 1,318,288 425,832 300,495 244,841 236,089 78,974 158,725 98,383 94,274 96,490 163,661 371,206 433,907 72,207,624
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense TOTAL EXPENSE Income (Loss) from Operations		30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 114,689 386,000 238,093 361,784 122,740 1,318,288 425,832 300,495 244,841 236,089 78,974 158,725 98,383 94,274 96,499 72,207,624 4,722,319
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense ToTAL EXPENSE Income (Loss) from Operations Dividends to Members	\$\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 114,689 386,000 238,093 361,784 122,740 1,318,288 425,832 300,495 244,841 236,089 78,974 158,725 98,383 94,274 96,490 163,661 371,206 433,907 72,207,624 4,722,319 1,525,427
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Depreciation Expense Utility Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Salar Sales Promotion Rental Expense TOTAL EXPENSE Income (Loss) from Operations Dividends to Members Subtotal Income (Loss)	\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 714,689 386,000 238,093 361,784 122,740 1,318,288 425,832 300,495 244,841 236,089 78,974 158,725 98,383 94,274 96,490 163,661 371,206 433,907 72,207,624 4,722,319 1,525,427 3,196,892
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense TOTAL EXPENSE Income (Loss) from Operations Dividends to Members Subtotal Income (Loss) Capital Gains (Loss)	\$ \$ \$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 114,689 386,000 238,093 361,784 122,740 1,318,288 425,832 300,495 244,841 236,089 78,974 158,725 98,383 94,274 96,490 163,661 371,206 433,907 72,207,624 4,722,319 1,525,427 3,196,892 (56,536)
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Depreciation Expense Utility Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Salar Sales Promotion Rental Expense TOTAL EXPENSE Income (Loss) from Operations Dividends to Members Subtotal Income (Loss)	\$\$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 714,689 386,000 238,093 361,784 122,740 1,318,288 425,832 300,495 244,841 236,089 78,974 158,725 98,383 94,274 96,490 163,661 371,206 433,907 72,207,624 4,722,319 1,525,427 3,196,892
Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Post Mortem Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense TOTAL EXPENSE Income (Loss) from Operations Dividends to Members Subtotal Income (Loss) Capital Gains (Loss)	\$ \$ \$	30,378,772 5,156,566 20,150,592 961,932 4,949,590 1,142,380 83,507 46,153 69,108 220,394 136,933 16,530 229,551 72,821 184,258 82,015 110,823 779,163 114,689 386,000 238,093 361,784 122,740 1,318,288 425,832 300,495 244,841 236,089 78,974 158,725 98,383 94,274 96,490 163,661 371,206 433,907 72,207,624 4,722,319 1,525,427 3,196,892 (56,536)

From Dinner to Desserts

GRILLED SPRING VEGETABLES

Herb Butter

¹/₄ cup butter or margarine, melted 2 tablespoons chopped fresh or

- 2 teaspoons dried thyme leaves
- 1 tablespoon chopped fresh chives Vegetables
- 1 pound asparagus
- 1 pound green beans

 $^{1\!\!/_2}$ pound mushrooms, cut in half

1/4 cup chopped walnuts

Heat coals or gas grill for direct heat. In large bowl, mix all Herb Butter ingredients. Add remaining ingredients except walnuts; toss to coat with butter.

Place vegetables in grill basket. Cover and grill vegetables 5 inches from medium heat 6 to 8 minutes, turning vegetables once or twice, until tender. Sprinkle with walnuts.

ROASTED POTATO BITES

12 small red potatoes (about 2 inches in diameter), unpeeled

- 1/4 teaspoon ground black pepper
- 1 tablespoon olive or vegetable oil
- 4 oz. chive and onion cream cheese spread
- 2 garlic cloves, minced finely
- 3 tablespoons sour cream
- 1/2 teaspoon salt
 - Preheat oven to 425°F. Cut potatoes in

half crosswise. Cut a thin slice off bottom of each potato half. Carefully scoop out a small amount of pulp from each potato half.

In bowl, combine oil, minced garlic, salt and black pepper. Add potato halves; toss to coat. Place potato halves, hollowed side down, on baking pan. Bake 30 minutes or until deep golden brown and tender. Remove from oven; cool slightly.

In small bowl, combine cream cheese spread and sour cream; whisk until smooth.

Fill cream cheese mixture evenly into hollowed potato halves. Sprinkle with toppings*, if desired. Place on serving platter; serve slightly warm.

*Optional toppings such as grated cheddar cheese, bacon bits and snipped fresh chives can be used.

SWEET POTATO SHEPHERD'S PIE

- 1 sweet potato (½ lb.), peeled, cut into 2-inch chunks
- 2 tablespoons cream cheese with chive & onion
- 1/2 lb. extra lean ground beef
- 1 cup sliced fresh mushrooms
- 1 green onion, chopped
- 2 tablespoons light balsamic vinaigrette dressing
- 2 teaspoons flour
- 1/4 cup water
- 1 cup frozen green beans

Heat oven to 375 degrees. Microwave potatoes in small microwaveable bowl on high 4 minutes or until tender. Mash until smooth, gradually adding cream cheese and mixing until well blended after each addition. Set aside.

Cook meat with mushrooms and onions in dressing in large skillet until meat is browned, stirring occasionally. Drain. Meanwhile, mix flour and water. Add to meat mixture; cook 2 minutes or until slightly thickened, stirring constantly. Stir in beans; spoon into 2 (2-cup) ramekins. Cover with potato mixture.

Bake 15 minutes or until casseroles are lightly browned and heated through.

WALDORF SALAD

- 1 cup mayonnaise
- 1 cup sour cream
- 2 tablespoons honey
- 3 cups tart apples, cored, diced
- 2 cups celery, diced
- 1 cup walnuts, coarsely chopped
- 2 cups red grapes, halved, seeded

Mix mayonnaise, sour cream and honey together. Add apples and blend well with dressing to prevent discoloration. Add celery, walnuts and grapes. Mix again and chill.

APPLE PECAN CAKE

1/2 cup chopped pecans

- 2¹/₂ cups finely chopped Granny Smith apples
- ¹/₂ cup butter, softened
- 1 cup granulated sugar
- 1 eqq
- 1 teaspoon baking soda
- 1/4 teaspoon salt
- 1 teaspoon cinnamon
- ¹/₂ teaspoon nutmeg
- 1/2 teaspoon vanilla extract

1 cup all-purpose flour

- Hot Caramel Sauce:
- 1/2 cup butter
- 1 cup brown sugar
- 1/2 teaspoon salt
- 1 teaspoon vanilla extract
- ¹/₂ cup evaporated milk

Heat oven to 350 degrees. Grease a 9-inch round cake pan.

In a large bowl, cream the butter. Add the sugar and beat until fluffy. Add the egg and beat until well blended. Mix in the baking soda, salt, cinnamon and nutmeg. Add the flour and stir just until blended. Stir in the apples and nuts. Pour into prepared cake pan and bake for 30 minutes until the top springs back when touched lightly with your finger.

Hot Caramel Sauce: In a saucepan, melt the butter, brown sugar and salt. Bring to a boil. Remove from heat and whisk in vanilla extract and milk. Serve warm sauce over cake. Serves 8.

PEANUT BUTTER TRUFFLE BROWNIES

Brownie Base:

1 box (1 lb 6.5 oz.) brownie mix *Filling:*

1/2 cup butter, softened

1/2 cup creamy peanut butter

2 cups powdered sugar

2 teaspoons milk

. Topping:

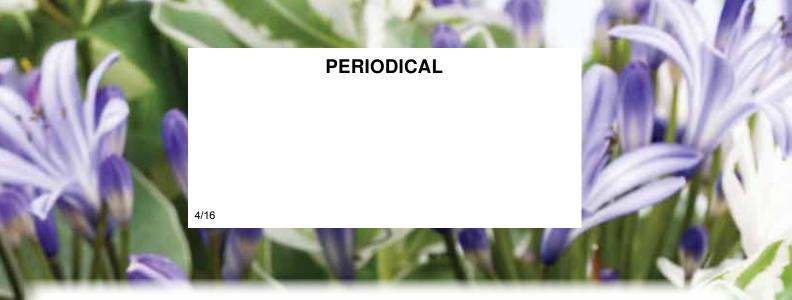
1 cup semisweet chocolate chips 1/4 cup butter

Heat oven to 350 degrees. Grease bottom only of 13x9-inch pan with cooking spray or shortening.

Prepare and bake brownie mix according to directions on package. Cool completely, about 1 hour.

In medium bowl, beat filling ingredients with electric mixer on medium speed until smooth. Spread mixture evenly over brownie base.

In small microwavable bowl, microwave topping ingredients uncovered on high 30 to 60 seconds; stir until smooth. Cool 5 minutes; spread over filling. Refrigerate about 30 minutes or until set. Store covered in refrigerator.



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.