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Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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NOVEMBER 2016

*May the
Grace and Glory
of the Lord
be with you...*

*On Thanksgiving
and Always*

ŽENSKÁ JEDNOTA

Fraternally Yours, ŽENSKÁ JEDNOTA®



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ŽENSKÁ JEDNOTA,

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Thanksgiving . . .

If you celebrate the holiday like most, this Thanksgiving Day will be very busy, perhaps traveling to be with friends or family, or preparing your own home to welcome others for the day. Either way, it can be very hectic and emotionally trying, which doesn't lend itself to allowing your heart to be reflective and grateful . . . which is after all, what Thanksgiving Day should really be about!

If you want to be the kind of person who is characterized by thankfulness, then you must make a concerted effort to cherish your blessings not just on Thanksgiv-
ing Day, but all throughout the year.

Here are a few key words and some thoughts to guide you towards becoming more thankful:

- **TIME.** Set aside time regularly to be quiet, to reflect. Never before has life been so fast paced. From the moment we awake to the moment we collapse into bed, we charge through the day at full speed with barely a break, if we even take one at all. We are chronically attached to our smart phones and seem to never disconnect. Take a moment, everyday, to immerse yourself in calm, quiet reflection. You will be shocked at how 3 to 5 minutes of deep breathing each day can re-charge and refresh you.
- **THOUGHT.** Give thought to the many blessings that you have. We live in a material world; most of us are fully aware of what we do not have and how we absolutely must have "it." But how often do we reflect simply on what we already have? Take some time each day to think of one or two things that you have that you typically take for granted and remind yourself to be grateful that you have them because so many others may not.
- **GENEROSITY.** Be generous toward those with less and not envious of those with more. We tend to look at others who may be wealthier than ourselves and think, "I sure wish I had what he/she does." That kind of thinking breeds envy and jealousy rather than contentment. What can we do to break that cycle? I would suggest being generous to those who are less fortunate than yourself. Go to work at a food bank or volunteer at a local non-profit organization, and not just during the holidays — everybody works there then — but on a regular basis during the year. Volunteering to help those less fortunate will remind you of how good you really have it.
- **ASK.** Ask a friend what they are thankful for. The next time you are at lunch with a friend, ask him/her what he/she is most thankful for. You will be amazed at the answers you receive and you will create a meaningful bond with your friends as you focus on this powerful question.
- **ACKNOWLEDGE.** Tell those you love how thankful you are for having them in your life. So many times we neglect to take the time to express to those closest to us what their presence in our lives means. Take Thanksgiving Day as an opportunity to write them a note, or sometime during the day put your hand on their shoulder, look them in the eyes and tell them what they mean to you. In return you'll cultivate deeper, richer, more fulfilling relationships with those you love.

Dear Friends,

None of us are naturally grateful. Developing an attitude of gratitude takes time and effort and requires practice. This month, start by recognizing your many blessings, acknowledge your gratitude, and appreciate what you have. Gratitude helps us put situations we are facing into perspective; someone who is grateful is satisfied with less rather than always wanting more; gratitude strengthens relationships, improves our health, reduces stress, and makes us happier in general.

Happy Thanksgiving!

*Until Next Month,
Warmly, Carolyn*

EXTRAORDINARY YEAR OF MERCY: ~ CLOSING OF THE DOORS ~ THE FOUR MAJOR BASILICAS IN ROME

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



St. John Lateran Basilica

In June 2016, the Very Reverend Monsignor Robert Siffrin, Chair of the Conference of Slovak Clergy, and I visited Rome on Pilgrimage, making stops at the traditional four Major Basilicas of Rome for the indulgence of the Extraordinary Year of Mercy. Illustrated are the four Major Basilicas and the four Holy Year Doors that are opened during those times. Please know that you were remembered in my prayers in these Basilicas!



St. Mary Major Basilica



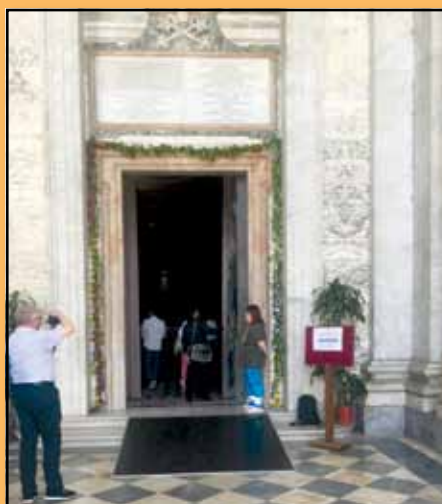
St. Peter Basilica



St. Paul Outside the Wall Basilica



Jozef Cardinal Tomko's "Holy Year Door"



Message from our National President

CYNTHIA M. MALESKI



Dear fellow members,

I had the high honor of participating in the 90th anniversary celebration of Anna Hurban District of Chicago recently. The entire celebration from special Mass, luncheon and program was very elegant. We are fortunate indeed to have such dedicated leaders in our society to plan and stage such a lovely, commemorative event in honor of the vision and service of

our grandmothers, mothers, aunts and fraternal family who have made us what we are today!

The words of Bishop Alberto Rojas, who celebrated Mass for us at St. Patrick's Church, in Lemont, Illinois were especially inspiring for me and all the Mass participants. The Bishop was very familiar with the history and mission of our association. He spoke about the fact that we have always been about human rights — economic rights for our

members — women, children and men — and about social justice concerns, helping others in the broader communities where we live with that special touch of a woman.

Thank you, everyone in Chicago, for inviting me! It is a privilege to serve when all are so welcoming, hospitable, dedicated and kind. I see and experience these traits in the places I go where our members gather at branch or district meetings.

In the next few issues of the magazine, you will find more detailed information about our wide array of product offerings for you, your family and friends. We urge that you look into them when considering purchasing additional life insurance or annuities. Many of our mothers or grandmothers bought us a small policy years ago, to "sign us up" as a member. We have received many benefits from that membership over the years. It is time to purchase additional insurance to pay for increasing costs due to death, whether untimely or natural.

As we approach Veteran's Day and Thanksgiving, let us join together to thank our veterans for their service to this grand nation of ours, the United States of America, in defending our freedoms and preserving our liberty. Thank God for His blessing of family and friends as we gather together during Thanksgiving.

St. Cyril Academy Class of '67 Graduates Reconnect in Canada

Like fine wine, St. Cyril Academy's class of '67 ages with grace and beauty. Five energetic Cyrilites, Elaine's daughter Lauren and Grace's friend, Kathleen walked the streets of old Quebec finding both hidden treasures and charm. The cuisine and ambience were distinctly European allowing leisurely conversations to remember the past and catch up on current life stories. We witnessed the exciting Grande Prix de Montreal cycling championship where Slovakia's Peter Sagan finished second. Naturally we all stood there singing "Hej Slovaci". Our big weekend was all too short as we all returned to our busy lives reliving for a moment the bond that we shared so long ago.



L-R: Grace Zaretti Conti, Elaine Kopecky Sweeney, Eileen Kusbel Schneider (S452), Kathy Hritz Briant (S088) and Margaret Mary Baran (S089).

FCSLA Annuity Rates

Rates for our Elite Annuities:

SILVER ELITE (5 YEAR)

2.75% APY*

GOLD ELITE (7 YEAR)

3.00% APY*

PLATINUM ELITE (10 YEAR)

3.25% APY*

*This rate is in effect 10/1/2016 thru 12/31/2016.

The credited rate is reviewed quarterly by the Board of Directors and will never go below the minimum guaranteed rate. The guaranteed minimum rate for Elite Silver and Gold contracts issued in 2016 is 2% APY and for the Platinum Elite is 2.5% APY.

What is an Advent Wreath?

I came across this information as I was looking some things up on the internet. I don't remember where I found it, but I thought it was interesting and wanted to share it as we are once again coming to the Reason for the Season.

"The Advent Wreath is a Christian tradition that symbolizes the passage of the four weeks of Advent in the liturgical calendar of the Western church. Advent is a season of preparation for Christ's coming: **historically** (his birth at Christmas), **spiritually** (among us now), and **his return** at the end of time. It begins on the 4th Sunday before Christmas each year and runs to Christmas Eve.

The Advent Wreath can take many forms. It is usually a horizontal evergreen wreath with four candles and often, a fifth, white candle in the center. Beginning with the first Sunday of Advent, the lighting of a candle can be accompanied by a Bible reading, devotional time and prayers. An additional candle is lit during each subsequent week until, by the last Sunday before Christmas, all four candles are lit. Many Advent Wreaths include a fifth, Christ candle which is lit at Christmas Eve or Christmas Day. The custom is observed in family settings and at public church services.



The Advent Wreath Candles: three purple, one pink and one white. In the center of the wreath sits a white candle. This candle represents the coming of the **light of Christ** into the world.

On the first Sunday of Advent, the first purple candle is lit. This candle is typically called the "**Prophecy Candle**" in remembrance of the prophets, primarily Isaiah who foretold the birth of Christ. This candle represents hope or expectation in anticipation of the coming Messiah.

On the second Sunday of Advent, the second purple candle is lit. This candle typically represents **Love**. Some traditions call it the "**Bethlehem Candle**", symbolizing *Christ's manger*.

On the third Sunday of Advent the pink, or rose-colored candle is lit. This pink candle is traditionally called the "**Shepherd's Candle**" it represents **Joy**.

The fourth and last purple candle, is often called the "**Angels Candle**," represents **Peace** and is lit on the fourth Sunday of Advent.

On Christmas Eve, the white candle is traditionally lit. This candle is called the "**Christ Candle**" and represents the **life of Christ** that has come into the world. The color white represents purity. Christ is the sinless, spotless, pure Savior.

Celebrating with an Advent wreath is a great way for Christian families to keep Christ in Christmas and for parents to teach their children the true meaning of Christmas!"

Wishing all our members a joyous Advent as we prepare for Christ's coming!



Annual ASCA Vilija

The American Slovak Cultural Association of the Mahoning Valley will once again be hosting their traditional Vilija Dinner. This year it will be held on Sunday December 11, 2016 at 4 p.m. at the Father Snock Center at Our Lady Of Sorrows Parish (former St. Matthias School) 2800 Shady Run Road, Youngstown, OH. Traditional Slovak Christmas Eve meal featuring oplatky and honey, fish, pirohy, bobalky, mushroom soup and kolače. Musical entertainment by the John Lapinsky Orchestra. Price is \$20 per person. Tickets will be half price for children under 12 years and children under 4 will be free. **NO TICKETS WILL BE SOLD AT THE DOOR.** Deadline to purchase tickets is December 2. For tickets and information contact: Ron Garchar at 330-533-7077 or Loretta Ekoniak at 330-549-3760 or e-mail Loretta at: loretta.ekoniak@gmail.com.

FCSLA Accepting Applications For National Secretary Position

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 position of National Secretary.

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.

Parties interested in this full-time position 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 no later than November 15, 2016.

Agnes (LaBuda) Stephan's 95th Birthday Celebrated in September

Agnes A. (LaBuda) Stephan, (Sr. Branch 89, Bethlehem, PA) celebrated her 95th birthday on September 10, 2016. A mass was celebrated for her at Incarnation of Our Lord Parish (the former Sts. Cyril & Methodius Slovak Church) by the Reverend Clifton Bishop with beautiful music sung by the choir and directed by the organist, John Stofanek. Family and friends wished her many blessings on her special day.



In the photo (below left), Agnes is surrounded by her family at the home of her daughter, Michelle and son-in-law Pat.

Everyone enjoyed a meal prepared by Pat along with a birthday cake. Agnes was born to the late Joseph and Mary (Mizak) Labuda. She was married to Michael Stephan, Jr. for 60 years. Agnes has three children, Nancy Hutt, wife of Carl Hutt, Michael Stephan III and Michelle Shannon, wife of Pat Shannon. Her grandchildren are Ryan and Kyle Shannon and Taylor and Madison Stephan.

MARCH FOR LIFE

Our Presence at the 44th Annual Right to Life March on Friday, January 27, 2017 in Washington, DC is extremely important. First Catholic Slovak Ladies Association supports the position of the Pro Life Movement.



The FCSLA is once again offering free transportation from the FCSLA Home Office in Beachwood, OH for this very important trip. For the past few years we have filled two buses for this march. Again this year, we will reserve two buses for the March. Our organizations are proud to encourage our members along with many young students from area Catholic High Schools to participate. It is a very rewarding experience to actively participate and help relay this very important message of supporting the Right to Life mission.

Will you join us? Please call Kelly at the FCSLA Home Office. Her phone number is 800-464-4642 EXT. 1051 or email her at Kelly@fcsla.org for details or questions and to reserve your seat on the bus before December 15th. The buses fill up quickly and seating is limited so don't wait until the last minute to reserve your seat. You can also go to our website www.fcsla.org for a tentative itinerary for the trip.

If you would like to attend and are unable to join those leaving from the FCSLA Home Office, please look online for information and transportation. Call your local church or diocese, they may be able to help.

Matthew Breja is National Scholarship Recipient

Officers of FCSLA Branch W149, Vining, IA celebrated with National Scholarship recipient Matthew Breja and his parents. A graduate of Belle Plaine High School, he will be attending the University of Iowa to study English.



L-R: David Dvorak, Peg Dvorak, Janice Breja, Matthew Breja, Mark Breja, Delores Posusta, Marvin Hlas, Bunny Cibula.

Branch W093 Christmas Party

December 4 – St. Nick/Christmas Party – Noon Potluck – Cookie Exchange, meeting, honor 50 year members and Fraternalist of the Year, honor scholarship winners, games and refreshments in Beseda Hall. Branch members and their families and ALL parishioners are invited to attend. Attendees are asked to bring a covered dish to share. The branch will supply coffee and juice.

**ANNA HURBAN
CHICAGO DISTRICT**
**Invites You
To Their Annual
Senior Christmas Party**



December 3, 2016 / Tickets \$20 per person

For information contact a Chicago Branch Officer
or Lorraine Gibas at 630-728-7518.

Deadline for tickets is November 19, 2016.

Branch W033 Presents Donation

Branch W033 Treasurer Rita Fjelstul presented a \$200 check from the branch to Deacon Andrew Marr who is studying for the priesthood. Deacon Marr assisted Father Robert Gross for the summer with four parishes (Spillville, Calmar, Ossian, and Festina, IA) under Fr. Gross's care. Deacon Marr is originally from Floyd, IA and graduated from Charles City, IA. Andrew said he realized God's calling and is now one year away from being ordained a priest. Deacon Marr returned to Mundelein Seminary in Illinois eager to finish his studies so that he can serve the Archdiocese and be with the people of



God. He hopes to be ordained to the priesthood along with four other men on May 27, 2017. Another member of W033, Joshua Stika will also be ordained along with Andrew. The branch is happy to support these men with their prayers and donations.

Christmas Party Jr. Branch 362 Wilkes-Barre, PA

All Jr. Branch 362 members are invited to the Christmas Party at Genetti's Best Western Hotel, Sunday, December 4, 2015, at 12 Noon.

For reservations call Theresa Ceklosky, 570-823-5052, or Martha Iskra 570-824-0216.



FREE Lunch, Entertainment,
Sing-a-long, Raffle,
FCSLA Gifts,
Santa bringing Gifts

50th Wedding Anniversary Celebrated in Indiana

Anthony and Margaret Abildua celebrated their 50th Anniversary on June 26th at St. John the Baptist Church in Whiting, IN where they took their marriage vows 50 years ago. Mass was celebrated by Father John Kalicky, who presented Margaret and Anthony with the Papal Blessing from Pope Francis. After Mass, family and friends gathered for a Champagne Brunch at the Briar Ridge Country Club continuing to celebrate the occasion well into the afternoon. Margaret is President of the Helen Kocan District and Branch 81.



Barrett Watson Baptized

Barrett James Watson was baptized on February 21, 2016 at St. Gabriel the Archangel Church in St. Louis, MO by Reverend Steve Kuhlman. Barrett is a member of J011. Barrett's parents are CJ and Tracy Watson. His godparents are Tina Marra and Ben Haynes. Proud grandma is Jeannie Venker, S101.



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- Maximum insurance amount is \$25,000 for ages 86 to 90

(Contract SPWL0412)

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First **Catholic** Slovak
Ladies **Association**

of the United States of America
a Fraternal Benefit Society domiciled in Beachwood, OH



FRATERNAL LIFE INSURANCE AND ANNUITIES

For more information, please visit us at
www.fcsla.org or call (800) 464-4642



MATCHING FUNDS ACTIVITIES

Sr. Branch 77

"Fun Walk 4 Kane" Benefit Walk

On Saturday, September 17, 2016, Sr. Branch 77, McKeesport participated in a matching funds project with the John J. Kane Regional Center, a provider of nursing care. The branch officers participated in the walk with President Jerry Holmes and Auditor Mary Ann O'Neil taking residents on the walk in their wheelchairs. Following the walk a picnic lunch was provided and drawings were held for prizes and baskets. The fifth annual Joan Burns "Fun Walk 4 Kane" will benefit the residents of the center.



Jerry Holmes and Blanche.



Mary Ann O'Neil and Blanche in the "Fun Walk 4 Kane" benefit walk.



The basket Sr. Branch 77 contributed for the event, Pittsburgh Penguins Stanley Cup Champion items.



Branch officers, L-R: Marian Greenland, Judy Fedor, Mary Ann O'Neil, Carol Yurechko, Virginia Holmes and Jerry Holmes.

Sr. Branch 77

Relay for Life – American Cancer Society

FCSLA Sr. Branch 77, McKeesport, PA, was proud to participate in a Matching Funds project with the American Cancer Society. Our branch supported the SA Cruisers Team at the Relay for Life of Mon Yough event on Saturday, August 13, 2016. The team took turns walking around the track at McKeesport High School to raise money and awareness to help the American Cancer Society in their lifesaving mission. The temperature reached 93 degrees with occasional rain, but it did not dampen the spirit of the participants! Relay for Life is a year-round fund raising activity leading up to Relay Day when the funds are tabulated. The branch assisted the SA Cruisers with a \$300 donation for start-up expenses for the event. This money was used for purchasing food to sell at their concession stands and butterflies for the Butterfly Release. Branch Vice President Audrey Podlesny and member Donna Metz helped staff the table for Luminaria Candles and Butterfly donations in memory, support, and honor of those touched by cancer. President Jerry Holmes and Treasurer Virginia Holmes worked in the food area. The SA Cruisers had a very successful year raising a total of \$6,606.36. The amount raised on Relay Day was \$2,781.36 and the team is very appreciative of the \$600 matching funds donation.



Several photos of members of FCSLA and SA Cruisers Relay team on event day.

Sr. Branch 630

Golf Tournament and Putt-Putt Activity

Sr. Branch 630 from Buffalo, NY sponsored a matching funds golf tournament and putt-putt activity in July. The participants numbered 45 for both affairs including 30 members hitting the links! The recipient charity was the St. Luke's Mission of Mercy of Buffalo, NY, an independent mission with a

Continued on Page 9

Bradley M. Marra Baptized

Bradley Michael Marra was baptized November 15, 2015 at St. Gabriel the Archangel Church in St. Louis, MO by Father Brad Moodey. Bradley is a member of J011. His parents are Brandon and Tina Marra. His godparents are Trudy Vilcek and Bryce Burnett. Proud grandma is Jeannie Venker, S101.



Branch W137 Bike Excursion

Branch W137 members, Cedar Rapids, IA, enjoyed a bike ride along the bike trail followed by lunch on June 25, 2016.



SS.C.M. Sisters Offering Christmas Oplatky

Oplatky, the traditional Slovak Christmas wafers, will be available this holiday season from Jankola Library. Orders will be accepted until December 16, 2016.

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

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

Religion Department at Ursuline High School Receives Grant from FCSLA

A recently awarded grant from the FCSLA has provided students in the freshman class of Ursuline High School, Youngstown, OH, with journals that will accompany them through their four years at Ursuline. Each year, the incoming class will receive journals to assist students with personal, theological reflection and engage them in various prayer forms. A recently established four year goal for the school's religion department invites students in each grade to deepen their prayer life through Centering Prayer (freshmen), Religious Art and Music (sophomores), Traditional Catholic Prayer Forms (juniors) and Meditation (seniors). The grant will also provide for an annual retreat day for the faculty to enrich their own prayer lives. The FCSLA grant was obtained by FCSLA Branch 30 member Dr. Linda Lucarell Miller, religion teacher at Ursuline High School.



Dr. Linda Miller



Shown are some of the incoming freshmen. The actual freshman class numbers 127 students.

MATCHING FUNDS

Continued from Page 8

Roman Catholic tradition located in the inner city. The events raised \$850 along with the \$600 matching funds grant.



L-R: Thomas L. Franczyk, Recording Secretary and Golf Tournament Co-Chairman; Amy Betros, Founder and Executive Director of St. Luke's Mission of Mercy; John J. Gonsiorek, Regional Sales Manager and Golf Tournament Co-Chairman.

SIBLINGS DISPLAY ARTWORK AT SPRING ART FAIR

Daniel G. Vilcek (left), and Kylie Jean Vilcek (right), of Jr. Branch 11, both participated in the Gateway Science Academy's Spring 2016 Art Fair in St. Louis, MO.

Daniel is displaying his piece of art and was in Kindergarten at the time. He loves playing soccer, T-ball, basketball and going to the park.

Kylie Jean Vilcek is pictured displaying her self-portrait at the Art Fair. Kylie was in 4th grade at the time and loves art, music, playing soccer and basketball. She also loves playing with her two newest cousins, Bradley Marra and Barrett Watson. Proud grandma is Jeannie Venker, S101.



Branch W137 Holds September Fest Tasting

Branch W137, Cedar Rapids, IA, held a September Fest cider and ale tasting for adults only at St. Ludmila Social Hall on September 11, 2016. Appetizers were served and door prizes distributed to everyone in attendance.



Annual Christmas Party Luncheon & Annual Meeting

SR. BRANCH 140, LANSFORD, PA / SUNDAY, DECEMBER 4th



MACALUSO'S RESTAURANT

1257 E. Catawissa Street
Nesquehoning, PA
Starting at 1:30 p.m.

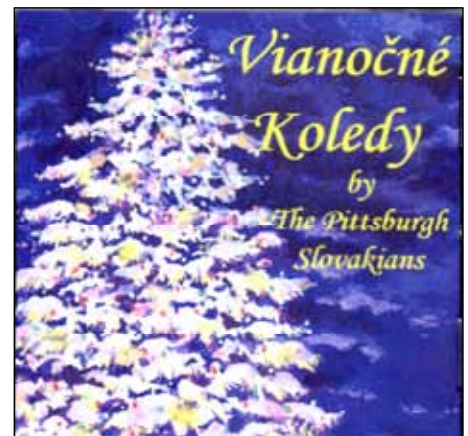
Please RSVP to Louise Dunstan
at 570-645-4354 by November 28th.

Branch W008 Presents Donation



Alice Maresh (right), Secretary of W008, Dodge City, NE and Virginia Piper (left), Secretary of C.O.F. Court 863 also of Dodge, NE presented checks to Father Andy (center) for payment of carpet installed on the handicap ramp at St. Wenceslaus Church in Dodge City, NE.

CD Available for Christmas Gift Giving



This recording is the result of several decades in which the Pittsburgh Slovaks have spread the Slovak Christmas Spirit through their Christmas performances. The carols offered here are priceless treasures that will re-awaken cherished traditions and memories.

Includes such favorites as:

Do Hory do lesa valasi/Povedzte nám pastierovia/Plesajte všetci ľudia/ Narodil sa Kristus v Betleme/Dnešný deň sa radujeme/Tichá Noc/Silent Night and more!

Make checks payable and mail to:

Pittsburgh Slovaks
234 ILION ST., Pittsburgh, PA 15207
\$15.00 each includes postage.

FCSLA EXECUTIVE COMMITTEE MEETING MINUTES

FIRST QUARTERLY MEETING March 11, 2016

CALL TO ORDER / PRAYER

President Cynthia M. Maleski called the meeting to order at 9:03 a.m. at the home office, Beachwood, Ohio. She then asked Director Sue Ann M. Seich to open the meeting with prayer. President Maleski led the Pledge of Allegiance.

OPENING BUSINESS

President Maleski welcomed all the members of the executive committee and stated the Acting National Secretary Katherine Bowes and Interim National Treasurer Stephen Hudak were also in attendance.

Roll Call

Acting Secretary Bowes was asked to call the roll. Members present were:

Monsignor Peter M. Polando	Chaplain (via phone)
Cynthia M. Maleski	President
Sue Ann M. Seich	Director
Joann Skvarek Banvich	Director
Virginia A. Holmes	Trustee
Barbara Novotny Waller	Trustee

Approval of the Agenda

President Maleski called for approval of the agenda. Director Seich moved and Trustee Virginia A. Holmes seconded to approve the agenda as presented.

MOTION ADOPTED

Approval of the Minutes

President Maleski called for approval of the January 27, 2016 Board of Directors Transition Meeting minutes. Chaplain Monsignor Peter M. Polando moved and Trustee Holmes seconded to approve the minutes as presented.

MOTION ADOPTED

NATIONAL PRESIDENT'S COMMENTS

Pro Life Prayer Service

President Maleski described the prayer service that was held in place of the bus trip that was cancelled due to inclement weather to the Pro Life March in Washington D.C. Father Gerard Gonda led the service. In attendance were members of the Benedictine High School Pro Life Club and several people who had planned to go on the bus trip. President Maleski thanked the many people who kept on eye on the inclement weather that helped her to make the decision to cancel the bus trip. President Maleski reminded the committee that if any of them participate in any pro life activities at the branch or district level to let her know.

2015 Summary Results

President Maleski felt the results were good to excellent. She discussed the findings of a two year comparison report that was given to the committee, specifically citing the significant membership increase from 2014 to 2015.

Supplement #1

A new junior branch in Nebraska has already opened and two branches in Toledo Ohio are scheduled to open in 2016. The 2015 Branch Membership Challenge was reviewed. Sixty-nine branches met the challenge of accepting five or more new members. A new Challenge in 2016 will include a Meet and Greet for the branches.

The referral program has been tweaked and is continuing in 2016. It brought in 114 new members last year.

New Regional Sales Manager

Amy Hull has been hired as a new Regional Sales Manager. Her territory covers Montana, Idaho, Wyoming, Utah, Colorado, N. Dakota, S. Dakota, Nebraska, and Kansas.

District Presidents' Meeting

The meeting will be held at the home office on April 21, 2016. Information has been mailed to the district presidents.

A.M. Best Interview

The interview is scheduled for May 3, 2016. Preparation will begin after the strategic planning session.

Diocesan Communication Plan

Key staff members are working on a plan to communicate to the bishops and cardinals of the seven targeted dioceses what FCSLA has done for the churches and schools in their diocese. Convention donations as well as Matching Funds donations will be highlighted.

Interim National Secretary

A round of interviews conducted at an operational level was held for qualified candidates in November and select candidates' information was brought to the December board of directors meeting. At the request of the board of directors, a second round of interviews was conducted with a board level committee of Auditor Barbara A. Sekerak, Monsignor Polando, Trustee Barbara N. Waller, and President Maleski. A special meeting of the board of directors to approve the Interim National Secretary candidate of choice will be held this morning.

Strategic Planning Session and Board of Directors Meeting

The strategic planning session will now be held on March 29, 2016, 9:00 a.m. and the Board of Directors meeting will be March 30, 2016. The entire board will attend the strategic planning session.

2019 Convention Planning

As the board of directors asked that Orlando be considered, Orlando was explored and deemed unacceptable. Various city sites were discussed. Factors to consider are cost, convenience, and attractiveness. The list of cities to be considered are: Arlington Virginia (outside D.C.), Cleveland Ohio, Oakbrook Illinois (outside Chicago), Pittsburgh Pennsylvania, and Charlotte North Carolina.

Tax Exemption for Fraternal

The AFA is involved in a several year initiative to garner congressional sponsors for a resolution that would support the purpose of the fraternal benefit system and its tax exemption status. President Maleski signed a letter, along with other fraternal leaders, that was sent to local members of Congress asking for support of Congressional Resolution 19 which promotes the American fraternal benefits system. President Maleski will ask AFA for sample letters that board members and staff members can send to their own congressional representatives.

Scholarship Program

President Maleski applauded Acting Insurance Manager Paula Dalpiaz for the excellent job on the 2016 scholarship program. 209 eligible applications were received for grades 1-12. 225 eligible scholarship applications were received for college and above. The Sisters of Notre Dame, Chardon Province, are judging the college scholarship applications.

Continued on Page 12

FCSLA EXECUTIVE COMMITTEE MEETING MINUTES

Director Joann Skvarek Banvich moved and Director Seich seconded to accept the President's Report.

MOTION ADOPTED

President Maleski announced a short recess at 9:48 a.m. before the executive committee will reconvene with the rest of the board of directors (attending via phone) for a special meeting of the board. President Maleski explained the process and asked Director Seich to take the minutes of that special meeting. Secretary Bowes and Treasurer Hudak will be excused from the special meeting.

SECOND SESSION – MARCH 11, 2016

President Maleski reconvened the meeting of the executive committee at 10:58 a.m.

TREASURER'S REPORT

Treasurer Hudak began his recap of 2015 discussing RBC percentages, solvency ratio, and cash flow testing. He also told the committee that the annual statements are completed, the state filings are done, and cash flow is done including California and New York. He also explained the current Post Mortem Benefit numbers and the changes in investment yields.

Investments

Treasurer Hudak deferred the discussion of the Acquired Securities to his later discussion on interest rates and investments.

2015 Budget vs. Actual – 12/31/2015

Treasurer Hudak discussed the report and questions were answered. Annuity products were explained at length. Additional discussion ensued about ways to bring in new members. Treasurer Hudak stated that the life side of the budget is very aggressive for 2016.

Director Seich moved and Trustee Waller seconded to accept the Treasurer's Report.

MOTION ADOPTED

The meeting was recessed for lunch at 12:05 p.m.

THIRD SESSION – MARCH 11, 2016

President Maleski reconvened the meeting of the executive committee at 12:48 p.m. She also told the board that the new brochures and rate books are finished and available. Interim National Editor Carolyn Bazik was acknowledged as being in attendance for this portion of the meeting.

Strategic Relations Report (taken out of order)

President Maleski commenced the report by presenting the charge of the Strategic Relations Committee and gave a history of merger opportunities to date.

For the Polish Union of the US of North America (PUNA), Wilkes-Barre PA, President Maleski indicated that approval of a merger requires a convention approval on its part and on the part of FCSLA. Due diligence is nearing completion.

For the Polish Women's Alliance of America (PWAA), Chicago IL, President Maleski explained that they have moved from conservatorship mode to a rehabilitation mode. Because PWAA is under state supervision, it does not need to call a convention, but FCSLA is required to have a convention for merger. Although the state is supervising the society's operation and finances, we are still conducting our due diligence.

President Maleski has charged Editor Bazik and Treasurer Hudak with communications, plans, and tools to present to our

stakeholders. Editor Bazik will work on communications and a merger timeline and Treasurer Hudak will work with the National President on the business plan.

President Maleski asked Editor Bazik and Treasurer Hudak to present additional information about PUNA. Discussion ensued and questions were answered. Treasurer Hudak felt that at this point nothing had come to our attention that would significantly change our approach. Editor Bazik opined that from a strategic perspective, the two fraternal would combine well. Discussion concerning the PUNA-owned building was held at length.

Supplement #3

President Maleski stated support will be needed from the entire board to move forward. She asked for a recommendation from the executive committee to the board to authorize a special convention to hear this merger proposal.

Trustee Waller moved and Trustee Holmes seconded to make a recommendation from the executive committee to the board to authorize a special convention on the Polish Union of the US of North America merger proposal.

MOTION ADOPTED

President Maleski asked Editor Bazik and Treasurer Hudak to present additional information about PWAA. Due diligence is still in process. Discussion ensued and questions were answered. President Maleski emphasized the common bond this society shares with FCSLA, as well as the long-standing relationship between the two organizations.

Supplement #4

President Maleski asked for a recommendation from the executive committee to the board to authorize a special convention to hear this merger proposal.

Director Seich moved and Trustee Waller seconded to make a recommendation from the executive committee to the board to authorize a special convention on the Polish Women's Alliance of America merger proposal.

MOTION WITHDRAWN

Director Seich moved and Trustee Holmes seconded to make a recommendation from the executive committee to the board to authorize a special convention on the Polish Women's Alliance of America merger proposal subject to continuing due diligence.

MOTION ADOPTED

President Maleski asked who from the executive committee would like to serve on the Strategic Relations Committee. Director Seich, Trustee Waller, and Trustee Holmes indicated their desire to be on the committee. Editor Bazik also offered her continued service to the Strategic Relations Committee. President Maleski said that if anyone else wishes to be involved to let her know.

President Maleski, Treasurer Hudak, Director Seich, and Editor Bazik also gave details about another fraternal that has expressed interest in a possible merger. This is in a very preliminary stage. Dialogue is ongoing.

Director Skvarek Banvich moved and Trustee Waller seconded to accept the Strategic Relations Report.

MOTION ADOPTED

The meeting was recessed for a ten minute break.

FOURTH SESSION – MARCH 11, 2016

President Maleski reconvened the meeting of the committee at 3:02 p.m.

UNFINISHED/NEW BUSINESS

Review Investment Policy

President Maleski gave a short overview of the current investing guidelines, then asked Treasurer Hudak to continue the explanation. He gave details on the NAIC CRP rating equivalents, compared those ratings with our current investments, and gave a short history of our investing strategy.

Supplement #5

Treasurer Hudak went on to discuss the need to update the Investment Policy Guidelines. Per the guidelines under Miscellaneous Investing Issues/Investment Approval and Review, he explained that in the past, the three in-house managing officers were members of the Executive Finance Committee and were able to approve investment transactions. Currently, the only managing officer on the Executive Committee is the National President. Treasurer Hudak gave a detailed explanation of how he researches investment opportunities.

Supplement #6

Director Seich moved and seconded by Director Skvarek Banvich to change the wording in the Investment Policy Guidelines/Miscellaneous Investing Issues/Investment Approval and Review to say: All investment transactions entered into on behalf of the society must be approved by the National Treasurer and two members of the Executive Finance Committee.

MOTION ADOPTED

After discussion, Director Seich moved and Trustee Holmes seconded to amend the motion by inserting that the guidelines change must be approved by the board of directors.

AMENDMENT ADOPTED

Director Skvarek Banvich moved and Trustee Waller seconded to amend the motion by striking out the word "Finance" in "Executive Finance Committee" to reflect the name change of the committee, "Executive Committee".

AMENDMENT ADOPTED

Treasurer Hudak asked the committee members to provide him with contact information if they wanted to be part of the decision making process. Director Seich, Monsignor Polando, and Trustee Waller all indicated they are available.

Annuity Interest Yield

Treasurer Hudak discussed the yield curve and gave a snapshot of our members' annuity depositing habits. He recommended that the annual annuity rate credited for the second quarter remain unchanged.

Supplement #7 & #8

Monsignor Polando moved and Director Seich seconded that the Executive Committee recommend to the Board that the annual annuity yield rate credited for the second quarter 2016 (April 1, 2016 – June 30, 2016) remain unchanged from the first quarter of 2016.

Silver Elite – 5 yr 3.00% APY

Gold Elite – 7 yr 3.25% APY

Platinum Elite – 10 yr 3.5% APY

legacy 3.0% - 3.5% APY
legacy 3.5% - 3.5618% APY
legacy 4.5% - 4.6025% APY

MOTION ADOPTED

MEETING DATES

2nd Quarterly Executive Committee meeting: June 6, 2016, 10 a.m.

3rd Quarterly Executive Committee meeting: August 24, 2016, 9 a.m.

4th Quarterly Executive Committee meeting: November 17, 2016, 9 a.m.

ADJOURNMENT AND PRAYER

Director Seich moved and Trustee Holmes seconded to adjourn the meeting. Meeting adjourned at 3:33 p.m. with prayer led by Monsignor Polando.

MOTION ADOPTED

Cynthia M. Maleski, President
Katherine MK Bowes, Acting Secretary

ATTEST:

Date: June 6, 2016

Monsignor Peter M. Polando, Chaplain
Sue Ann M. Seich, Director
Joann Skvarek Banvich, Director
Virginia A. Holmes, Trustee
Barbara Novotny Waller, Trustee

SECOND QUARTERLY MEETING Home Office, Beachwood OH June 6, 2016

CALL TO ORDER / PRAYER / PLEDGE OF ALLEGIANCE

President Cynthia M. Maleski called the meeting to order at 10:09 a.m. at the home office, Beachwood, Ohio. She asked Chaplain Monsignor Peter M. Polando to open the meeting with prayer and then asked Director Sue Ann M. Seich to lead the Pledge of Allegiance.

OPENING BUSINESS

Roll Call

Interim Secretary Katherine M. Bowes was asked to call the roll. Members present were:

Monsignor Peter M. Polando	Chaplain
Cynthia M. Maleski	President
Sue Ann M. Seich	Director
Joann Skvarek Banvich	Director
Virginia A. Holmes	Trustee
Barbara Novotny Waller	Trustee

Interim Treasurer Stephen C. Hudak was also in attendance.

Approval of the Agenda

President Maleski called for approval of the agenda. Director Seich moved and Trustee Virginia A. Holmes seconded to approve the agenda as presented.

MOTION ADOPTED

Approval of the Minutes

President Maleski called for approval of the March 11, 2016 Executive Committee Meeting minutes. Monsignor Polando moved

Continued on Page 14

FCSLA EXECUTIVE COMMITTEE MEETING MINUTES

and Trustee Barbara Novotny Waller seconded to approve the minutes as presented.

MOTION ADOPTED

NATIONAL PRESIDENT'S COMMENTS

A.M. Best Interview

President Maleski, Interim Treasurer Hudak, Interim Secretary Bowes, Insurance Manager/IT Coordinator Paula D. Dalpiaz, and National Sales Manager Albert E. Heiles participated in the interview on May 3, 2016. President Maleski reported on the major points of the interview. It appeared that the interviewers appreciated our numbers and trends. They had positive comments about our possible pending merger opportunities and showed interest in our new markets such as California.

Merger Opportunities

Due diligence on Polish Union of North America (PUNA) is near completion. The contracts have been reviewed and no significant issues found. The PUNA building that was scheduled to be sold at the end of May, was not sold and is still on the market. President Maleski reviewed that the PUNA letter of intent from December 2015 was approved by the board, as was the authorization of due diligence and a special convention.

Monsignor Polando moved and Director Seich seconded to make a recommendation from the executive committee to the board to call for a special convention for the merger with PUNA.

MOTION ADOPTED

Polish Women's Alliance of America's (PWAA) due diligence has been completed except for contract review by Insurance Manager Dalpiaz and final cash flow testing by Bruce and Bruce, outside actuaries. Outside auditor Leo Hannah, outside counsel Anthea Daniels, and Interim Treasurer Hudak have been engaged in the due diligence process. Interim Secretary Bowes and Interim Editor Carolyn M. Bazik are responsible for the merger communication plan and delegate verification packets are expected to go out this week. Questions were asked and answered on the financial details of PWAA.

Monsignor Polando moved and Director Seich seconded to make a recommendation from the executive committee to the board that subject to final due diligence to call for a special convention for the purpose of approving the mergers with PUNA and PWAA.

MOTION ADOPTED

Sales Department

National Sales Manager Heiles has trained a new Regional Sales Manager (RSM), John Gonsiorek. Mr. Gonsiorek is known to FCSLA having been a delegate to the recent convention and a top producer. His territory is the Mid-Atlantic/Northeast region. The total number of RSMs is now three. RSM Amy Hull is working with several parishes and Catholic schools in Nebraska.

A revised Branch Challenge program is being rolled out from July 1 to December 31, 2016. Along with the Branch Challenge is a Meet and Greet Initiative. The Family and Friends referral program is continuing. The Marketing Task Force met the previous week and Interim Secretary Bowes agreed to serve as chair.

The managing officers are working with the National Sales Manager on ways to energize the recommenders and build sales using our recommender sales force. President Maleski praised the work done on the 2016 Incentive & Recognition Program brochure for agents and recommenders and indicated each committee member will receive a copy. An ongoing challenge is to provide our agents with the tools and service they need from the home

office as quickly as possible. President Maleski stated that direct mail and the possibility of captive agents needs to be considered to build sales.

Supplement 1

National Sales Manager Heiles has scheduled several sales seminars in different sections of the country for producers. RSMs Hull and Morsovillo conducted one in May in Wisconsin. Upcoming seminars are to be held in Pittsburgh and Tampa.

Medical Director

Due to her new job with a reinsurance company, the current medical director will not continue a long term relationship with FCSLA. While a search is conducted for a new medical director and a backup, FCSLA will find ways to accommodate the current medical director's schedule in the short term.

125th Anniversary Gala in 2017

A steering committee is in formation; several of the committee met at the home office on May 27th. Director Seich offered to serve in a leadership role as a co-chair. Other committee members are past National President Mary Ann Johaneck, National Trustee Barbara Waller, National Director Jeanette Palanca, past National Secretary Irene Drotleff, National Auditor Barbara Sekerak, and National Chaplain Monsignor Peter Polando. Interim Editor Bazik will work with President Maleski on communications for the event. Interim Treasurer Hudak will handle budget and expense forecasting. The event will be simple yet elegant and a Mass will be included. Director Seich will coordinate a date with Monsignor Polando and search out a venue for a possible banquet. The day after the gala, the home office will be open for attendees to visit. The districts would also be encouraged to plan their own celebrations. President Maleski indicated that the steering committee proposed the districts be reimbursed for documented anniversary expenses up to a certain amount. President Maleski will also work with a sub-group of the committee on anniversary guidelines and ideas for district celebrations. Contributions will be solicited for the Anna Hurban Scholarship Fund as part of the celebration. Other ideas discussed by the steering committee were presented. The next steering committee meeting is scheduled for July 11th.

AFA Smithsonian Exhibit

The Smithsonian Institution has asked the American Fraternal Alliance (AFA) to submit some potential pieces for an exhibit opening in November called American Philanthropy. Fraternal & Youth Director Kelly Shedlock and Insurance Manager Dalpiaz are coordinating the project for FCSLA and looking for ideas on items to donate to show the giving history of the society. Ideas were presented on items to donate.

Trustee Holmes moved and Director Joann Skvarek Banvich seconded to accept the President's Report.

MOTION ADOPTED

The meeting was recessed at 12:20 p.m. for lunch.

SECOND SESSION – JUNE 6, 2016

NATIONAL PRESIDENT'S COMMENTS (REOPENED)

District Presidents' Meeting

The meeting was held on April 21, 2016 at the home office and an informal dinner was held the night before at the Embassy Suites. During the meeting, the newest members of the Court of Appeals were sworn in: Judy Fedor, Cynthia Oresik, and Bernadette Demechko. The meeting also included the president's strategic

planning session, merger information, a roundtable, and Mass. Reports were given by Interim Treasurer Hudak, Insurance Manager Dalpiaz, and Fraternal & Youth Director Shedlock.

May Crowning

A May Crowning for the Blessed Mother and Saint Ann was held on May 10, 2016 led by Monsignor Polando. The national auditors and trustees were also in attendance, as well as home office staff. This event will continue in the future.

A.M. Best Fraternal Ratings

A list published by A.M. Best of the 2015 ratings of all the fraternal was shared.

Trustee Waller moved and Director Seich seconded to accept the supplement to the President's Report.

MOTION ADOPTED

TREASURER'S REPORT

Interim Treasurer Hudak presented a new graph-based report format for the first pages of the treasurer's report.

2016 Budget vs Actual – March 31, 2016

Interim Treasurer Hudak discussed the report. Questions on the report were asked and answered. President Maleski and Interim Treasurer Hudak explained how staff development monies are used.

Supplement 2

Annuity Interest Yield – July 1, 2016 - September 30, 2016

Trustee Waller moved and Monsignor Polando seconded that the Executive Committee recommend to the board that the annual annuity yield rate credited for the third quarter 2016 (July 1, 2016 – September 30, 2016) remain unchanged from the second quarter of 2016.

Silver Elite – 5 yr 3.00% APY
Gold Elite – 7 yr 3.25% APY
Platinum Elite – 10 yr 3.5% APY

Legacy 3.0% - 3.5% APY
Legacy 3.5% - 3.5618% APY
Legacy 4.5% - 4.6025% APY

MOTION ADOPTED

California Carbon Initiative

As we are now selling in California, Interim Treasurer Hudak presented a request from the state of California. California has asked insurance companies that do business in California to divest themselves of thermal coal holdings, including utilities that generate more than 30% of their revenues from thermal coal. Since this is a voluntary request, FCSLA did not elect to abide by the request at this time. Per California, a list will be prepared with all insurance companies doing business in California indicating who elected to abide by the request and who did not.

Future Investing

A long discussion ensued regarding what types of industries FCSLA will not invest in in the future. Per the discussion, a recommendation that we not participate in gambling/gaming industry investments will be presented to the board.

Director Seich moved and Director Skvarek Banvich seconded to accept the Treasurer's Report.

MOTION ADOPTED

UNFINISHED/NEW BUSINESS

41st Quadrennial Convention Minutes

The draft convention minutes were presented. It was deter-

mined to separate out the bylaw section to get approval on the bylaw provisions as a first priority. President Maleski stated that committee members should email Interim Secretary Bowes and herself with any changes or corrections to the bylaw section of the convention minutes by June 17, 2016. The corrections to the convention minutes should be returned to Interim Secretary Bowes by June 24, 2016.

Director Seich moved and Trustee Waller seconded to approve the bylaw section of the minutes if no corrections are needed by the emails sent back by the committee.

MOTION ADOPTED

Annuity Deposit Limits

Interim Treasurer Hudak presented that a former Catholic Workman member would like to put more money than the \$12,000 limit into his annuity. Several approaches to the situation were discussed.

Trustee Holmes moved and Director Seich seconded that the Executive Committee recommend to the board to accept the member's contribution, file an endorsement for a \$12,000 cap for the Catholic Workman annuities with the Ohio Department of Insurance, and give a thirty (30) day notice after the endorsement is approved.

MOTION ADOPTED

Strategic Planning Committees of the Board

President Maleski distributed the purposes of the strategic planning committees set forth in the board minutes of March 2014. The branch model committee, also part of the strategic planning committees, is not on the list and a committee purpose was unavailable. President Maleski will solicit members of the board of directors to serve on the different committees. She proposed operationalizing the branch model committee and the product development committee. Board members are welcome to be part of the operational committees. President Maleski will also canvas the other members of the board to see if anyone else would like to serve on the strategic relations committee.

Supplement 3

Trustee Waller moved and Trustee Holmes seconded that the Executive Committee recommend to the board to operationalize the product development and branch model committees of the strategic planning committees.

MOTION ADOPTED

MEETING DATES

3rd Quarterly Executive Committee meeting: August 24, 2016, 9 a.m.

4th Quarterly Executive Committee meeting: November 17, 2016, 9 a.m.

ADJOURNMENT AND PRAYER

Director Seich moved to adjourn the meeting. Meeting adjourned at 3:27 p.m. with prayer led by Monsignor Polando.

MOTION ADOPTED

Cynthia M. Maleski, President
Katherine M. Bowes, Interim Secretary

ATTEST:
Monsignor Peter M. Polando, Chaplain
Sue Ann M. Seich, Director
Joann Skvarek Banvich, Director
Virginia A. Holmes, Trustee
Barbara Novotny Waller, Trustee

Date: August 24, 2016

Continued on Page 16

FCSLA EXECUTIVE COMMITTEE MEETING MINUTES

SPECIAL MEETING Home Office, Beachwood OH June 29, 2016

CALL TO ORDER

President Cynthia M. Maleski called the meeting to order after the board of directors meeting at the home office, Beachwood, Ohio at 4:15 p.m. She asked committee members to state their names for the record:

Monsignor Peter M. Polando	Chaplain
Cynthia M. Maleski	President
Sue Ann M. Seich	Director
Joann Skvarek Banvich	Director
Virginia A. Holmes	Trustee
Barbara Novotny Waller	Trustee

President Maleski stated that notice of this meeting was discussed at the Executive Committee meeting of June 6, 2016. The purpose of the meeting is to review the bylaws section of the 41st Quadrennial Convention minutes. The minutes were given to the committee in advance and the bylaw corrections are being reviewed so an updated Constitution and Bylaws can be printed for the Special Convention delegate packets. The remainder of the Convention minutes will be reviewed at the next meeting of the Executive Committee.

Supplement 1

For the record, President Maleski stated the words home office should not be capitalized and should be changed in future convention materials.

Approval of the Bylaw Section of the Minutes

President Maleski called for approval of the bylaw section of the minutes as corrected with the additional correction by Monsignor Polando of the comma on page 17 after the words bylaw committee. Director Seich moved and Trustee Holmes seconded to approve the bylaw section of the minutes as corrected.

MOTION ADOPTED

41 Quadrennial Convention Minutes

President Maleski explained that the remainder of the convention minutes will be reviewed at the next committee meeting on August 24, 2016. Corrections should be submitted to Secretary Bowes by July 14, 2016.

MOTION ADOPTED

ADJOURNMENT

Trustee Holmes moved and Monsignor Polando seconded to adjourn the meeting. Meeting adjourned at 4:26 p.m.

MOTION ADOPTED

Cynthia M. Maleski, President
Katherine M. Bowes, Interim Secretary

ATTEST:

Monsignor Peter M. Polando, Chaplain
Sue Ann M. Seich, Director
Joann Skvarek Banvich, Director
Virginia A. Holmes, Trustee
Barbara Novotny Waller, Trustee

Date: August 24, 2016

Maria Majercakova and Grandson Visit U.S.

When Maria Majercakova and her grandson, Vladimir, visited the Youngstown, OH, area recently, they brought special greetings and gifts from Spisska Nova Ves Mayor, Jan Volny, to the Board members of Youngstown-Spisska Nova Ves Sister Cities (YSC). The Board helped to make their two week stay a memorable one. Members gave them a tour of Youngstown State University and Mill Creek Park. They took them to Pittsburgh to see Phipps Conservatory and the Monongahela Incline. They were able to tour Amish Country in Sugar Creek, OH, and also visited some elderly cousins and reminisced about their parents' weddings and other events. They also attended Mass at Our Lady of Sorrows Parish and the polka dance in the parish hall that followed. The special event of the trip was a dinner at Fifth Floor Restaurant with the Board requesting Maria and Vladimir send greetings to Mayor Volny and telling him several Board members will be in Spisska Nova Ves in July on YSC's 19th tour.

This year is the 25th anniversary of the organization and Youngstown Sister City had commissioned an artisan in Slovakia to carve, out of wood, the Seal of Ohio and Crest of Spisska Nova Ves which will be hung in Youngstown City Hall in a special ceremony this year.



Seated photo L-R: Susan Garchar, Maria Majercakova, Director Loretta Ekoniak, and Secretary Bernie Demechko. Standing L-R: Treasurer Ron Garchar, Director Gigi Bacon, Vlado Majercak, Mike Ekoniak, and Director Ken Shirilla. Missing from photo: President Jim Bench, and Directors Brian Petruska and John Slanina.

Sr. Branch 114 Annual Meeting and Christmas Party

St. Ann Sr. Branch 114 invites all of its members to our Annual Meeting and Christmas Party. It will be held on Sunday, December 18th at 1:00 p.m. at the American Slovak Club, 2915 Broadway in Lorain, OH. The party includes door prizes and a late lunch. Please make your reservations no later than December 13th by phoning Bernie Danevich at 440-960-2605 or Marge Thomas at 440-288-1492.



BRANCH W033 HOLDS ANNUAL SUMMER PICNIC

Branch W033, Spillville, IA held their Annual Picnic Potluck on Sunday, July 10, 2016 at the Spillville Public Library. Thirty-two people enjoyed a delicious meal, visited, played cards and enjoyed the door prizes. The branch was pleased to have Father Robert Gross join in the festivities.



Members and Officers enjoying Branch W033's Annual Picnic are from L-R: Secretary Rebecca Kuhn, Gwen Silhacek, Director; Donna Ryant and Joanne Hageman.



President Dan Silhacek and Director Richie Kuhn at the W033 Annual Picnic.



Father Robert Gross attends Branch W033's Annual Picnic. Father Gross takes care of four local parishes including Spillville, home of Branch W033.



Gentlemen enjoying the picnic are (left side of the table): Vice-President Jerry Kuhn, Victor Kovarik, Alan Kovarik; (right side of table): Marceline Frana, Julius Frana, Roger Fjelstul and Jerry Andera. Standing is Richie Kuhn, Director.



Enjoying Branch W033's Annual Picnic are: Rita Kuehner, Clotiel Kuennen, Marie Schneberger, Joann Andera, Bernice Hackman, and Elenore Mracek.

St. John Neumann of Clarkson, NE Receives FCSLA Grant

St. John Neumann of Clarkson, NE received a grant of \$9,000 from FCSLA at their National Convention. St. John Neumann used the money to replace carpeting in two classrooms and to apply a finish to the gym floor to keep it looking nice. Thank you to the FCSLA for their continuous support.



FCSLA Scholarship Recipient Attends University of Cincinnati

Emily Belovich, Ohio Sr. Branch 581, a previous recipient of a FCSLA high school scholarship while attending Catholic Central Middle School and High School in Springfield, OH, is currently a second year student at the University of Cincinnati, studying electrical engineering.

She received the UC Cincinnati Presidential scholarship, which is the highest award the University gives to entering students. As part of the scholarship, 30 service hours per year are required. During one of her service days cleaning up a park, she got poison ivy only one week before exams — that's going above and beyond!

Emily is the daughter of Vincent and Janet Belovich (Sr. Branch 581) and granddaughter of Thomas and Helen Belovich (Sr. Branch 581). Emily is also the great-granddaughter of the late Elizabeth and Vincent Spisak, and great-grandniece of the late Elizabeth Spisak, all of whom were very active in Sr. Branch 141.



IN MEMORIAM

LEONA (PETERS) SZPAK, S75



Leona M. Szpak, 85, retired artist died on May 3, 2016. She was the beloved wife of Stanley J. Szpak, who passed away May 9, 1998. Born in Shillington, PA she was a daughter of the late Andrew and Maryann (Kaczor) Peters. Leona graduated from Shillington High School in 1948 and later from the Ross School of Art in Florida. She hosted her own television

program on BCTV, Reading, PA, in addition to helping with their fundraising campaigns. Leona called this program "The Joy of Painting Workshop." For many years she was very active sharing her love and skill of oil painting with children and adults. She was the owner and operator of Hypnos Therapist, Reading for 10 years. Leona was a member of St. John Baptist de la Salle Roman Catholic Church, Shillington. She is survived by her son, Ronald R., husband of Deborah Szpak, Mechanicsburg; her one granddaughter; two great-grandchildren, and numerous nieces and nephews. Her companion Dr. Frank Franco also survives her.

MARY SEMAN, S319



Mary Ann "Marie" Seman, 91, of Bethlehem, PA passed peacefully on May 10, 2016. Mary Ann was the wife of the late John P. Seman who passed in 1990. Born in Allentown, she was a daughter of the late Michael G. and Suzanne (Kakalecik) Lichman. Mary Ann was a former member of Our Lady Help of Christians Catholic Church and was a volunteer in the school cafeteria for many years. Mary Ann was an active, vibrant member of the Holy Family Manor Community, where she was widely known as the Ambassador of her floor. Mary Ann had great love and she shared it unconditionally. Surviving is her son Joseph J. and wife Ellen, of Raleigh, NC, daughters Mary Ann Bristol and Annette Seman both of Bethlehem. Her sisters; Monica (wife of John Anthony) of Fullerton, Susan Simitz, and Theresa (wife of Roger Gutekunst) both of Allentown; five grandchildren and four great-grandchildren. In lieu of flowers contributions may be made in Mary Ann's memory to Holy Family Manor, 1200 Spring St., Bethlehem, PA 18018.

LAURYN OLIPHANT, S161



Lauryn "Lu" Oliphant, 17, of Pickerington, passed away on May 5, 2016 at Nationwide Children's Hospital in Columbus, OH after a hard fought battle with leukemia. Born on February 5, 1999, Lauryn was a Junior at Pickerington High School North, where she was a member of the Golf Team, Track Team, Choir, and the National Honor Society. She was a fantastic musician and could often be found

playing her guitar and piano. Lauryn was an inspiration for many of the children that were newly diagnosed at Nationwide Children's Hospital. She is survived by her parents, Scott and Theresa Oliphant; sister, Kristin Oliphant; grandparents, Pauline and Harry Oliphant and Margaret Gerovich; aunts, Jenny (Joe) Sarisky and Denise Lowry; cousins, Brandon Lowry and Joe Sarisky; many wonderful friends; and her beloved dogs, Delta and Gracie. The

family asks donations be made to Nationwide Children's Hospital to support Oncology/BMT programs in her name. Donations can be sent to the Nationwide Children's Hospital Foundation in memory of Lauryn Oliphant at Nationwide Children's Hospital Foundation, P.O. Box 16810, Columbus, OH 43216.

DAVID MICHAEL LEMAK, S168



David Michael Lemak passed away on May 4, 2016 at the age of 68. David was born in McKeesport, PA, graduated from high school and immediately entered the U.S. Marine Corps with combat service in the Vietnam War. Upon his return, he married his high school sweetheart, Christine Leshnock, worked in steel mills and in the oil business. He retired early due to

health problems. David was a member of the American Legion, Military Order of the Purple Heart, VFW, DAV, Co-Founder of the Sgt. J. R. Tijerina Marine Corps League, Lone Star Veterans, and Marine Corps Coordinating Council. David was an avid advocate for Veterans issues and rights. David is survived by his wife, Christine, daughter, Jennifer and husband, Blake McCabe of Austin, TX and daughter, Lisa and husband Christopher Morrell of Richmond, TX, as well as four grandchildren, and one sister, Kathleen Grand. "If you desire, the Sgt. J.R. Tijerina Marine Corps League is accepting donations to their scholarship fund, on behalf of David Lemak. The Marine Corps League can be found at: <http://www.usmcmarine1.org> Select the "Donate" button on their homepage. Enter "Lemak" in the notes, during the donation.

THEODORA P. MARGALA, S180



Theodora Patricia Margala, 72, passed away on May 11, 2016, in Marshall, WI. She was born in Johnstown, PA. She was the older of two children. She then moved to Chicago, IL and then to Marshall where she called home. She was the loving, caring mother to her four boys and eight grandchildren and their families. She was a loving wife to her husband and a best

friend to her little sister. She is survived by her husband, Robert; her sons, John, Paul and Jenifer (Tietz), Steven, David and Montese (Breseman); her sister, Maria; and her eight grandchildren, Caitlyn, Christina, Sebastian, Michael, Ava, Isaac, Isaiah, and Luke. She was preceded in death by her parents, Albert and Pearl (Horchak) Rengh.

EMILY ANNE CICCARELLI, S111



Emily Anne Ciccarelli, 92, a longtime resident of Irwin, passed away June 6, 2016, in Greensburg, PA. She was born January 27, 1924, in Donora, the daughter of the late George and Mary (Jaso) Bender. Emily graduated from Charleroi High School. She married Guido J. Ciccarelli in 1947, and they lived

together in Irwin, before relocating to Latrobe in 2012. Emily loved books and passed that love on to both her children and granddaughter. She was an active member of the Immaculate Conception Roman Catholic Church in Irwin where she volun-

teered at the school and church libraries. Emily is survived by her husband, Guido J. Ciccarelli, of Latrobe; her daughter, Rosemary Ciccarelli, and one granddaughter both of Falls Church, VA. As an expression of sympathy, contributions in Emily's memory may be made to a charity of one's choice.

THERESA JOANN MATIA – S423



Theresa Joann Matia, 85, of Dunwoody, GA died on May 11, 2016. Theresa was an active member of St. Jude the Apostle Catholic Church where she was a Prayer Warrior and a volunteer of the Legion of Mary, an international association of the faithful of the Catholic Church who serve the Church on a voluntary basis. She was an accomplished tennis player, cook, and an expert pastry maker who occasionally liked her little nip of peach brandy. However her greatest and proudest joys in life were her devotion and love for her family. Theresa was preceded in death by her husband of 60 years, Thomas E. Matia and is survived by her sons and daughters-in-law, Andrew and Mary Matia, Mark and Martha Matia, Paul Matia, Edward "Ted" Matia; Robert Matia; 13 grandchildren; one great-grandson; and sister, Clare. The family prefers that in lieu of flowers, contributions be made to the St. Vincent de Paul Society c/o St. Jude the Apostle Catholic Church, 7171 Glenridge Drive, Atlanta, GA 30328.

THEODORE "TED" KCENICH, S350



Ted Kcenich, 87, of Plains Township, PA left this world peacefully, surrounded by his loving family, on November 19, 2015. Ted was a veteran who served in the Korean War. He was a member of the Plains American Legion Post 558. He was a member of Sacred Heart Slovak Church/St. Andre Bessette, Wilkes-Barre. Ted was a hard-working man all of his life. Until his retirement, he spent 38 years as a supervisor at Carter Footwear, Wilkes-Barre. Upon retirement, he was finally able to relax. He spent quality time with his family. Ted was a quiet, gentle man who found happiness in everything and everybody. All who met him were touched by his kind soul. Ted is survived by the love of his life of 56 years, his wife, Rita (Kristan) Kcenich, Plains Township; his daughter, Rita Kopcho and her husband, Steve, Dallas; his son, David and his wife, Carolyn, and granddaughter, Caroline, Sherman Oaks, CA; his sister, Florence Hogan, Wilkes-Barre; his brother, William and his wife, Lee, Camp Hill; his brother-in-law, John Kristan, Plains Township; various nieces and nephews.

PATRICIA CAPOSSELA RAND, S002

Patricia Capossela Rand, 59, of Lake Placid, NY passed away on February 21, 2015. She attended the State University of New York at Plattsburgh, where she earned a Bachelor's degree in psychology and then a Master of Science in Education. She then settled in Lake Placid, NY where she spent her career as a special education teacher at Petrova Elementary School in Saranac Lake, NY. She recently retired and worked part time at Villa Vespa in Lake Placid. Patty embraced the Adirondacks as a 46'er, and volunteered her time to the Lake Placid Outing Club. Patty

was a dedicated mother, and strong-willed individual. Patricia is survived by her father Anthony Capossela of Morristown, NJ, her ex-husband Stephen Rand of Lake Placid, NY, her son Tyler and his wife Natasha Rand of Lake Placid, NY, her son Owen Rand of Lake Placid, NY, her brothers Peter Capossela of Washington, D.C., Thomas Capossela of North Tarrytown, NY, Christopher Capossela of Whippany, NJ, nephews and nieces. In lieu of flowers, a memorial scholarship fund is being created to help students with learning disabilities.

DARLA M. WILLS, W130



Darla Marie Wills, 59, of Grundy Center, died December 25, 2015. She married Keith Wills on May 27, 1989, at American Lutheran Church, Grundy Center. Darla graduated from Traer High School in 1974, and then earned a master's degree in education from the University of Northern Iowa, Cedar Falls. She was a special education teacher for a total of 21 years at Dysart, Traer and Waterloo East High School. She was a member of the American Lutheran Church, Grundy Center. She is survived by her husband; three sons, Jacob (Jackie) Towley, Sean Towley (Tracy Shapley) and Austin (Caron) Wills; a daughter, Sarah (Martin) Dake; five grandchildren, Alexa and Joscelyn Dake, Arianna and Rowen Wills, and Vader Towley; her mother; two brothers, Mark (Joanne) and Kurt (Julie) Dostal; and six nieces.

ELEANOR M. SCHULER, S225



Eleanor M. Schuler, nee Marevka, 87, of Palatine, IL, passed away March 15, 2016. Eleanor was the beloved wife of the late Joseph Schuler, Sr. for 50 years; devoted mother of James (Linda) Schuler, Cathie (Warner, Sr.) Russell, Nancy (Alan Michalski) Doetsch, Lisa (Robert) Lindemann and beloved mother of the late Joseph Schuler, Jr.; cherished grandmother of thirteen; proud great-grandmother of eleven; fond sister of the late Marion (the late Frank, Sr.) Oprzedek and the late Edward (Anne) Marevka; caring aunt of many nieces and nephews. She was a city girl who achieved her dream with her husband to move to the country on 5-acre family farm raising children, animals, vegetables and many flower gardens. She was well known for her baked goods, especially her Kolacky and apple slices.

BARBARA T. BENTZ, S075

Barbara T. (Kirklik) Bentz, 92, of Leesport, PA, passed away November 15, 2015. Barbara was married to the late Rudolph J. Bentz, Sr., who passed away in 2013. Barbara and Rudolph were married for sixty-seven years. Her family, faith, and Slovak traditions brought her great joy. Barbara was a faithful member of Holy Guardian Angels Roman Catholic Church. She was the first woman lector and Eucharistic Minister for Holy Guardian Angels RCC and served in those capacities for over twenty-five years. She also volunteered her time cleaning the church for forty years. Barbara enjoyed working as a receptionist for St. Michael's Convent for

Continued on Page 20



IN MEMORIAM

nineteen years. Surviving are two sons, Dr. Rudolph J. Bentz, Jr., husband of Jill of Santa Fe, NM and Lawrence S. "Larry" Bentz, husband of Dee of Leesport who opened their home to love and care for his parents in their golden years. One daughter, Rosemary (Bentz) Anthony, wife of Dr. Mark Anthony of Elmira, NY, and six grandchildren. Memorial contributions may be made to Holy Guardian Angels RCC at the above address and St. Michael's Convent, 51 Seminary Ave., Reading, PA 19605.

FRANCIS T. BUSHMAN, SZJ



Francis Thomas Bushman, of Phillips, WI died March 24, 2016. After graduation from Philip High School, he moved to Milwaukee where he worked for Kempen Brothers Construction. He married Susan Holmes in Catawba on October 13, 1979. In 1983, he bought his first dairy farm in Kennan where he farmed and raised his family. In 2001 he moved to Phillips and worked as an agent for Coldwell Banker and then later owned and operated Landmark

Properties Realty in Phillips. During this time, he also owned and operated the Dollar Discount Store, founded and operated the Bottom Dollar, and Four Seasons Northwoods Apparel stores in Phillips. In 2011 he received his Associates Degree from Nicolet College in Rhinelander and worked as a welder for OEM in Prentice until he retired. In 2013 he moved to Lone Jack, MO, and received his one-year certificate for the World Revival Network of Ministries Intensive Training Program. He is survived by his wife, Susan; three children: Adam, Wauwatosa, Joel, Lake Geneva, and Katie, Lee's Summit, MO; one brother, Eugene (Terry), Kennan; and two sisters, Charlotte (John) Sahlin, Hawkins, and Mary (Craig) Butler, Cedarburg.

BERNARD CONDASH, S75

Bernard J. Condash, 90, of Laureldale, PA passed away, March 25, 2016. The widower of Ruth (Friedman) Condash who predeceased him on May 9, 2014, Bernard was born in Reading, PA on May 15, 1925, a son of the late Mary (Kocan) and John Condash. He served in the U.S. Navy as a Seaman 1st Class in World War II and was later employed as a precision optics inspector at Pennsylvania Optical, Reading, for 48 years, retiring in 1990. He was a member of Holy Guardian Angels RC Church, Laureldale, and was a member of VFW Haig Post 378. Bernard is survived by a sister, Margaret Dombroski, of Wyomissing; and by nieces and nephews.

METHADA "TODDY" SABOLCIK, S424

Methada "Toddy" Sabolcik of Drew Road, Clarks Mills (Perry Twp.), PA passed away February 14, 2016. On September 20, 1951 he married Violet M. (Chraska) who preceded him in death on August 7, 2014. Methada was employed at the J.B. Booth and Co. where he retired. He was a member of the St. Columbkille Roman Catholic Church in Stoneboro, PA. He enjoyed being a handy man and loved the companionship of his dogs. He is survived by four sons, Keith of Clarks Mills, Russell (Diane) of Pittsburgh, Thomas (Mary) of Port Allegany and Robert of Pittsburgh; two daughters, Frieda Regan of Cranberry Twp. and Anna Marie Mauldin of Clarks

Mills, thirteen grandchildren, six great-grandchildren, one brother Armand Sabolcik (Dottie) of Franklin. The family has suggested that memorials may be made to American Cancer Society, PO Box 22718, Oklahoma City, OK 73123-1718.

GEORGE BODNAR, S77

George Gerald Bodnar, 70, of Pittsfield, MA, died May 23, 2016. He was born in McKeesport, PA and was a 1963 graduate of McKeesport High School. He received his Bachelor's Degree in Electrical Engineering from The Pennsylvania State University in 1967. Upon graduation from college, Mr. Bodnar moved to Pittsfield, where he worked for General Electric Aerospace as a Field Service Engineer. Mr. Bodnar loyally gave forty-four years of service to the Pittsfield, MA Company and retired in 2011. George had many passions and hobbies. He had a passion for ham radio, model trains, and was a licensed pilot. Above all, his true love was being an ever present and compassionate husband, father, grandfather, brother and friend. George married the former Helen "Cindy" Rupinski on July 4, 1980 in Pittsfield. Besides his wife Cindy, George is survived by his daughter Karen (John) Sinopoli of Pittsfield; his son Mark (Lauren) Bodnar of Boston, MA; two grandchildren; his sister Irene (Richard) Mathews of Boston, PA; two sisters-in-law Margaret Dodge and Maureen Neff, and several nieces and nephews. Memorial donations may be made to Appalachian Trail Conservancy in care of the funeral home.

MARGARET ANN GROHOVSKY, SZJH

Margaret Ann Grohovsky passed away peacefully to be with the Lord on May 27, 2016. Margaret graduated from Patrick Henry High School. After graduation she worked as a medical and legal secretary. Margaret had a passion for music and art. She will be remembered for her witty sense of humor. She was preceded in death by her parents. Survived by siblings, Jean Marie (Ken) Ehling, and Jerry (Naomi); many cousins, nieces and nephews. Memorials welcome to Benedictine Health Care Center at Innsbruck, New Brighton, MN or North Side Life Care Center.

MARVIN LUDVIK SISEL W016



Marvin L. Sisel, 77, of Arlington, VA passed away June 9, 2016. Marvin was born on the family farm in Loma, NE where he worked the fields and raised livestock. The farm was updated with electricity and indoor plumbing a year before his high school graduation in 1957. Upon graduation, he married his high school sweetheart, JoAnn Bruner, and enlisted in the Air Force. His lifelong service in the military brought him to Iceland, several countries throughout South America, California and Florida. He and his family moved to Arlington in 1971 where he finished out his career. Marvin had a gift for languages, was a master gardener, loving husband and grandfather. He had the uncanny ability to make friends with everyone from fishermen on the Anacostia to the people he met on his many daily runs. There isn't a place where someone doesn't fondly remember and ask about him. His sphere of friends was remarkable. He is survived by his wife of 57 years, JoAnn Sisel; sister, Elaine Secher of David City, NE; son, Jeffrey and wife Elizabeth; and four grandchildren.

Trip Around the World

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



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

AKUREYRI (Iceland)
ALBERTA (Canada)
AUCKLAND (New Zealand)
BRATISLAVA (Slovakia)
BUDAPEST (Hungary)
CHRISTIANSTED (St. Croix USVI)
COROZAL (Belize)
FORT DE FRANCE (Martinique)

FREEPORT LUCAYA (Bahamas)
GEORGETOWN (Grand Cayman)
KIEV (Ukraine)
KINGSTON (Jamaica)
LONDON (England)
MARIGOT (Saint-Martin)
MUNICH (Germany)
ORANJESTAD (Aruba)

OSLO (Norway)
PERTH (Australia)
PRAGUE (Czech Republic)
RIO DE JANEIRO (Brazil)
SEOUL (South Korea)
ST. JOHNS (Antigua)
STOCKHOLM (Sweden)
SUVA (Fiji Islands)

Name: _____ Age: _____

Address: _____

City: _____ State: _____ Zip: _____

Branch: _____ Phone # _____

PUZZLES MUST BE IN THE HOME OFFICE FRIDAY, DECEMBER 2, 2016!

YOU MUST BE A FCSLA MEMBER TO QUALIFY.

100 WINNERS WILL BE RANDOMLY DRAWN FROM ALL THE ENTRIES RECEIVED.

Mail to: FCSLA Fraternal Department

24950 Chagrin Blvd., Beachwood, OH 44122

38th Annual Saints Cyril and Methodius Appeal

Thank you to all who have already made a donation to the 2016 Saints Cyril and Methodius Appeal, either through your local parish or directly to the Slovak Catholic Federation. As of September 14, the 2016 Appeal has raised \$35,397 from parish collections, as well as from the direct mailing to clergy of Slovak heritage, fraternal branch presidents, and individuals and member bodies of the Federation. This year's Appeal is well on its way to surpassing the \$35,650 raised in 2015.

As many of you know, most of the funds raised in this annual Appeal are sent to the Pontifical Slovak College of Saints Cyril and Methodius to assist with its day to day operations. The College is the residence of priests from Slovakia who are sent to Rome by their bishops for graduate studies. After receiving their degrees, these priests return to their dioceses to work as seminary teachers, Tribunal officials, and in other ministries. Communities of men and women Religious which have a counterpart in the United States represented on the Conference of Slovak Religious are also beneficiaries of the Appeal.

If you have not made your donation to the 38th Annual Appeal, please consider doing so by filling out the information in the box at the bottom of this article and mailing it along with your check to the address provided. Donations in any amount are deeply appreciated. Again, thank you for your goodness and generosity to the Annual Saints Cyril and Methodius Appeal.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak Fraternal Organizations for cultural, religious and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., Abbot of St. Andrew Svorad Abbey, Cleveland, OH. National President is Reverend Andrew S. Hvozdivic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Epiphany Parish, Sayre, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Pastor of Our Lady of Ransom Parish, Philadelphia, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

38th Annual Saints Cyril and Methodius Appeal

Name _____

Address _____

City _____

State _____ Zip _____

Amount \$ _____

Please make check payable to
Slovak Catholic Federation and mail to:

Dolores Evanko, National Secretary/Treasurer
Slovak Catholic Federation
173 Berner Avenue
Hazleton, PA 18201

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF JUNE 30, 2016

ASSETS

Cash & Short Term Investments	\$ 25,577,265
Bonds	790,836,088
Preferred Stock	2,005,553
Common Stock	4,412,595
Investment Income Due & Accrued	12,173,627
Property Plant & Equipment, Net	5,485,425
Certificate Loans & Accrued Interest	2,807,283
Other Assets	104,804

TOTAL ASSETS

\$ 843,402,642

LIABILITIES

Life Reserves	\$ 252,922,079
Annuity Reserves	474,852,226
Death Claims Payable	2,659,561
Unearned Premiums	481,597
Matured Endowments	374,949
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,422,070
Accrued Convention Donations	178,000
Provision for Future Conventions	104,000
Asset Valuation Reserve	6,992,650
Interest Maintenance Reserve	1,151,395
Other Liabilities	1,287,143

TOTAL LIABILITIES

\$ 746,825,670

Surplus

\$ 96,576,972

TOTAL LIABILITIES AND SURPLUS

\$ 843,402,642

INCOME STATEMENT

For the Six Months Ending June 30, 2016

REVENUE

Insurance Premiums	\$ 1,713,146
Annuity Premiums	31,065,186
Investment Income	20,608,565
Amortization of Interest Maintenance Reserve	87,904
Rental Income	196,707
Other Revenue	3,958
TOTAL REVENUE	\$ 53,675,465

EXPENSE

Increase in Reserves — Life	\$ (806,917)
Increase in Reserves — Annuity	27,090,196
Insurance Benefits	3,915,979
Annuity Benefits	13,421,033
Commission Expense	860,707
Surrender Benefits	2,397,736
Post Mortem Benefits	711,866
Miscellaneous Member Benefits	38,995
Matured Endowments	1,774
Donation Expenses	53,961
Change in Accrued Convention Donations	126,000
Convention Expenses	76,521
Bank Service Charges	41,333
Data Processing Service Fees	169,234
Accounting Fees	68,207
Actuarial Fees	133,667
Legal Fees	151,531
Consulting Fees	61,381
Bonus to Branches	416,350
Fraternal Activities	69,302
Official Publications	192,816
Scholarship Awards	134,057
Miscellaneous Employee Benefits	163,538
Fees — Directors	86,394
Salaries — Employees	721,692
Salaries — Officers	228,897
Interest Expense	144,774
Tax Expense	142,686
Depreciation Expense	125,924
Utility Expense	43,453
Postage and Printing	95,983
Advertising	50,565
Travel Expense	57,247
Insurance Department Fees	91,972
Sales Promotion	64,196
Rental Expense	196,707
Other Expense	203,586
TOTAL EXPENSE	\$ 51,743,342

Income (Loss) from Operations

\$ 1,932,124

Dividends to Members

701,605

Subtotal Income (Loss)

\$ 1,230,518

Capital Gains (Loss)

23,991

NET INCOME (Loss)

\$ 1,254,509



Special Thanksgiving Additions

APPLE, PEAR AND CRANBERRY PIE

1 refrigerated pie crust, softened as directed on box

Filling:

¾ cup sugar
2 tablespoons cornstarch
1 teaspoon ground cinnamon
½ teaspoon ground nutmeg
3 cups thinly sliced, peeled tart apples
3 cups thinly sliced, peeled ripe pears
½ cup sweetened dried cranberries

Topping:

½ cup Gold Medal® all-purpose flour
¼ cup packed brown sugar
¼ cup cold butter
½ cup coarsely chopped walnuts

Heat oven to 400°F. Place pie crust in 9-inch glass pie plate as directed on box for One-Crust Filled Pie.

In large bowl, mix sugar, cornstarch, cinnamon and nutmeg. Gently stir in apples, pears and dried cranberries. Pour filling into crust-lined pie plate.

In small bowl, mix topping ingredients until crumbly; sprinkle over filling.

Line 15x10-inch pan with foil; place on oven rack below the rack pie will be baked on to catch any spillover. Loosely cover pie with sheet of foil; bake 1 hour. Uncover; bake 10 minutes longer or until apples are tender and topping is golden brown.

CARAMELIZED SWEET POTATOES

2 tablespoons butter
2 medium sweet potatoes, peeled, cut lengthwise, and each cut into 8½-inch wedges
3 ounces freshly squeezed orange juice
¼ cup light-brown sugar
2 tablespoons granulated sugar
Salt and freshly ground pepper
Zest of 1 orange

In a large saute pan over medium-high heat, melt butter. Add potato wedges to the

pan, and stir until coated with butter. Add 1 cup water and the orange juice; cover, and cook until potatoes are fork-tender, about 5 minutes.

Remove cover, reduce heat to medium, and continue cooking, tossing occasionally, until most of the liquid has evaporated, 3 to 4 minutes more.

Combine sugars, and sprinkle over potatoes; toss until coated. Continue cooking until the sugar starts to caramelize and potatoes have a brown glaze, 5 to 6 minutes, tossing occasionally to prevent potatoes from burning. When caramelized sugar bubbles and browns around the edges, remove potatoes from pan. Season with salt and pepper, garnish with orange zest, and serve immediately.

GRANNY'S HOT ROLLS

2 cups whole milk
3 tablespoons granulated sugar
1½ teaspoons salt
4 tablespoons unsalted butter, room temperature, plus more for bowl and baking sheets
1 envelope active dry yeast (1 scant tablespoon)
¼ cup warm water (110 degrees)
5 to 6 cups all-purpose flour, plus more for dusting

Rosemary leaves (optional), for garnish

Bring milk, sugar, salt, and 2 tablespoons butter to a simmer in a large saucepan, stirring until sugar and salt have dissolved and butter has melted. Remove from heat, and let cool to 110 degrees.

Meanwhile, sprinkle yeast over warm water in a small bowl, and let stand until foamy, about 5 minutes. Stir into milk mixture. Add 5 cups flour, and stir until a stiff dough forms (if dough is too sticky, add more flour, ¼ cup at a time).

Turn out dough on a lightly floured work surface, and knead until smooth. Transfer to a large buttered bowl, cover with a clean kitchen towel, and let rise in a warm, draft-free place until doubled in size, about 2 hours.

Divide dough into 24 pieces. Roll each piece into a smooth ball. Space 2 inches apart on buttered baking sheets, and cover each with a towel. Let rise until doubled in size, 45 minutes to 1 hour.

Preheat oven to 400 degrees. Melt remaining 2 tablespoons butter, and lightly brush on top of rolls. Decorate with rosemary if desired. Bake until golden brown, 10 to 15 minutes. Let cool on sheets on wire racks.

CORNBREAD AND SAUSAGE STUFFING

1 pound fresh pork sausage, casings removed, crumbled (plus giblets, diced; optional)

1 large onion, (about 2 cups), finely chopped
3 celery, finely chopped (1½ cups)
Coarse salt and ground pepper
2 pounds prepared cornbread, cut into ¾-inch cubes (12 cups)
3 tablespoons finely chopped fresh sage
3 large eggs, lightly beaten
1 to 2 cups reduced-sodium chicken broth

Preheat oven to 350 degrees. In a large nonstick skillet, cook sausage (and giblets, if using) over medium-high heat, stirring often, until browned and cooked through, 5 to 8 minutes. With a slotted spoon, transfer to a large bowl.

To pan, add onion, celery, and ¼ cup water. Reduce heat to medium; cook, scraping up browned bits with a wooden spoon, until vegetables soften, about 10 minutes. Season generously with salt and pepper. Add to sausage.

Add cornbread, sage, and eggs to sausage and vegetables. Bring broth to a simmer in a small saucepan; pour ½ cup over stuffing, and toss gently (cornbread will break down into smaller pieces). If needed, add up to ½ cup more broth, until stuffing feels moist, but not wet. Stuff into turkey, using about 4 cups. Spoon remaining stuffing into a baking pan; it should reach the top. Refrigerate stuffing in pan and remaining broth separately, covered, until ready to bake.

CRANBERRY DIP

1 (12 ounce) package fresh cranberries
1 cup white sugar
1 cup apricot jam
1 cup chopped pecans
1 (8 ounce) package cream cheese

Preheat an oven to 350 degrees.

Combine cranberries with sugar in a 2 quart baking dish with a lid, stirring well to coat all the berries. Bake in the preheated oven, covered, for about 30 minutes, until the cranberries pop and release their liquid.

Remove from oven and stir in the apricot jam and pecans. Refrigerate overnight to blend the flavors. To serve, allow the cream cheese to come to room temperature, and pour dip over the block of cream cheese on a serving dish. Serve with buttery round crackers or small pretzels.

PUMPKIN FLUFF

1 (16 ounce) container frozen whipped topping, thawed
1 (5 ounce) package instant vanilla pudding mix
1 (15 ounce) can solid pack pumpkin
1 teaspoon pumpkin pie spice

In a large bowl, mix together instant vanilla pudding mix, pumpkin and pumpkin pie spice. Fold in the thawed frozen whipped topping. Chill in the refrigerator until serving.



PERIODICAL

11/16

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.