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Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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"Let Us Join Hands"



Anna Hurban
1855 - 1928
Foundress

First Catholic Slovak Ladies Association

a Fraternal Benefit Society
domiciled in Beachwood, OH

FRATERNAL LIFE INSURANCE
AND ANNUITIES

125th
Anniversary
OF FRATERNAL SERVICE



Fraternally Yours, ŽENSKÁ JEDNOTA®



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ŽENSKÁ JEDNOTA,
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Let this coming year be better than all the others. Vow to do some of the things you've always wanted to do but couldn't find the time.

Call up a forgotten friend. Share a funny story with someone whose spirits are dragging. A good laugh can be very good medicine.

Make a genuine effort to stay in closer touch with family and good friends. The surest way to have a friend is to be one.

Find the time to be kind and thoughtful. Give a compliment. It's sure to give someone a badly needed lift.

Think things through. Forgive an injustice. Listen more. Be kind.

Apologize when you realize you are wrong. An apology never diminishes a person. It elevates him. Don't blow your own horn. If you've done something praiseworthy, someone will notice eventually.

Lighten up. When you feel like blowing your top, ask yourself, "Will it matter in a week from today?" Laugh the loudest when the joke is on you.

Don't discourage a beginner from trying something risky. Nothing ventured means nothing gained. Be optimistic. The can-do spirit is the fuel that makes things go.

Don't abandon your old-fashioned principles. They never go out of style. When courage is needed, ask yourself, "If not me, who? If not now, when?"

Walk tall, and smile more. You'll look 10 years younger. Don't be afraid to say, "I love you". Say it again and again. They are the sweetest words in the world.

Dear Friends,

The New Year lies before you, like a spotless track of snow...be careful how you tread on it, for every mark will show. This year believe that anything is possible. Start each day with a grateful heart. Eat more real food. Buy good books and make time to read them. Exercise daily even when it sounds like a terrible idea. Shop for quality not quantity. Purge the unnecessary and decrease clutter. Hug the ones you love. Find the best in others and always give others your very best self.

Happy New Year!

*Until next Month,
Warmly, Carolyn*

MARY, MOTHER OF GOD

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

My dear Brother and Sisters,

Stastlivy Novy Rok! Happy New Year 2017! I hope that you had a Blessed Christmas. As we continue to celebrate this joyful season of the birth of Jesus Christ, He may touch your hearts to love Him and your neighbor with a greater love ever.

In the past several years as National Chaplain, I have attempted to have a yearly theme for my monthly messages to our membership. For example, since last year was declared an Extraordinary Holy Year, my articles dealt with the theme of "The Holy Year of Mercy." I do this because: 1) There is a theme that keeps my mind focused; 2) I hope that the article will be more informational for you spiritually and intellectually; and, 3) Hopefully, it will be an incentive for you to explore more into the theme. During 2017, my focus will be on a monthly feast of the Blessed Virgin Mary. I chose her because I have a great devotion to Mary – she is a daily part of my prayer life and spirituality.

The Solemnity of Mary, Mother of God, is a Holy Day of obligation in the Catholic Church and is celebrated on January 1, the Octave of Christmas. In the first chapter of the *Gospel of Luke*, (1: 26-38) the Angel Gabriel announced to the Virgin Mary that she would become the Mother of Jesus. Luke wrote, "Do not fear, Mary. You have found favor with God. You shall conceive and bear a Son and give Him the name Jesus. Great

will be His dignity and He will be called Son of the Most High" (30-32).

The Gospel proclaimed in the Mass of the Holy Day, however, keeps in the spirit of the Christmas event just celebrated eight days prior. From the second chapter of Luke, we read, "The shepherds went in haste to Bethlehem and found Mary and Jesus, and the baby lying in the manger; once they saw, they understood what had been told them concerning this child. All who heard of it were astonished at the report given them by the shepherds. Mary treasured all these things and reflected on them in her heart. The shepherds returned, glorifying God for all they had heard and seen, in accord what had been told them. When the eighth day arrived for His circumcision, the name Jesus was given the child, the name the angel had given him before He was conceived" (16-20).

In the revered litany of the Blessed Mother, there is an invocation to Her as the Mother of God. She has other invocations in regards to Her motherhood. Mary is the Mother of: Christ, the Church, Divine Grace, Chaste Love, Good Counsel of our Creator, and of our Savior. Our Lady is also: Mother Most Pure, Mother and Virgin, Sinless Mother, Dearest of Mothers and Model of Motherhood. Mary's role as "Mother" is very important for all of us to acknowledge. Just as each of us has our own individual mothers, all of us have Mary, the Mother of God, as our Mother.

FCSLA HOME OFFICE HOLDS "TOYS FOR TOTS" DRIVE



Representatives of the Marine's came to pick up the donations made by FCPSLA staff, board, and members to "Toys for Tots."



Message from our National President

CYNTHIA M. MALESKI



Happy 125th Anniversary to First Catholic Slovak Ladies Association!

We open our 125th year with gratitude and joy for the vision, fortitude, perseverance and hard work of our founders and those who came before us! Under the leadership of our foundress Mrs. Anna Hurban, a 35 year old Slovak immigrant and mother, and with the encouragement of Rev. Stephen

Furdek, nine Slovak immigrant women met on January 1, 1892 at St. Ladislaus Church in Cleveland, Ohio to organize a fraternal, then for women, to make provision for death and injury benefits that would protect families from the hazards and toll of industrial labor. The eight women who helped Mrs. Hurban were: Elizabeth Degro, Maria Michalcik, Maria Onda, Elizabeth Pesta, Margaret Ruzinsky, Maria Sabovik, Maria Sotak and Barbara Susa.

In the coming months, we will share more about the courage and foresight of these founding women and some

of the significant milestones all of us have achieved during these 125 years.

Today, we hold over \$1 Billion of insurance in force, do business in 48 states and the District of Columbia and exhibit sound financial health, while keeping our original purpose of providing financial security to our members, and continuing to be strengthened by our Catholic faith and to enjoy our Slovak/Slavic culture and traditions.

What an amazing story and example for all of us! It is a story of courage, yes, but also grit, determination and generosity to the broader community. Our challenges are as great as they were in 1892. We must continue to identify and embrace key building blocks for growth for our association, such as the pending mergers, so that we can become stronger for generations to come. We must not lose the essence of our original purpose and mission; in fact, we must find many new ways to embrace it!

During this year and beyond, the magazine will highlight significant points in our history and tell you about the celebrations that are being planned.

Happy 125th Anniversary to our beloved Zenska Jednota (First Catholic Slovak Ladies Association)!

God's blessings to all of us,

Cynthia M. Maleski, National President



National President Cynthia M. Maleski was recently recognized by Duquesne University School of Law and her alma mater for her longstanding commitment, service and leadership by being named a 1911 Society Fellow. Our President received her Juris Doctorate from the Law School in 1976.

Pictured above is (L-R) Ted Trbovich, legal counsel for Greek Catholic Union and Secretary of the Law School Alumni Association, Hon. Maureen Lally-Green, Interim Dean of the Law School and Cynthia Maleski.

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 1/1/2017 thru 3/31/2017.

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.



2017 FRATERNAL ACTIVITIES AND IMPORTANT DATES

Wishing all of you a *wonderful* new year! I hope you participate in the fun activities your branches are planning for you this year. Get involved, call and offer to help plan a branch activity, Join Hands Day or Matching Funds project. It's a great way to make new friends and have fun at the same time.



I have been working on setting up contests for this year — I hope to see a lot of entries this year! Here's a sneak peak of the 2017 contests and their **due dates** along with a few other important dates. It will be a busy and fun year. Enjoy!

Remember to visit our website FCSLA.ORG and "LIKE" us on Facebook.

- ◆ **January 27 – March for Life**, Washington D.C. – FCSLA will be taking 2 buses.
- ◆ **February 10 – Word Search Puzzles Due** – FCSLA 125th Anniversary (*all ages*).
- ◆ **May – Join Hands Day** – check with your branch / district officers for your date.
- ◆ **June 2 – Word Search Puzzle Due** – Barbaro (*all ages*).
- ◆ **July 26 – St. Anne's Day** (Patroness of FCSLA).
- ◆ **August 4 – Art Contest Deadline** (*ages 15 & under*).
- ◆ **September 1 – Photo Contest Deadline** (*ages 16 & older*).
- ◆ **October 1 – Word Search Puzzle Due** – Tomb of the Unknown Soldier (*all ages*).
- ◆ **October 1 – 65+ Word Searchers Club** – Special packet of puzzles due.
- ◆ **November 17 – Great Pumpkin Decorating / Painting Photo Contest Deadline** (*ages 12 & under*).
- ◆ **November 17 – Pumpkin Palooza Carving Photo Contest Deadline** (*ages 13 and older*).



SAVE

The Date!

July 29–30, 2017



**FIRST CATHOLIC SLOVAK
LADIES ASSOCIATION
CELEBRATES**

125 YEARS

1892 – 2017

Watch for the events and details
in our magazine in the upcoming months.

2017 GIFT OF LIFE INSURANCE

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

24950 Chagrin Boulevard, Beachwood, Ohio 44122 • (800) 464-4642 • www.fcsla.org

January 1st through March 31st, 2017 offers a special opportunity to give a gift that will possibly last a lifetime.

For only a few pennies on the dollar, a life insurance policy can be purchased on your YOUNG loved one by the purchase of a very competitive life insurance policy.

For every life insurance application received on a young person purchased by a parent, grandparent or aunt or uncle, the purchaser's name will be entered into a drawing in which four prizes will be awarded. Three prizes will be a 20" TV and one grand prize will be a 27" TV.

The more applications a parent, grandparent or aunt/uncle submits on a young person, the greater chances to win a prize.

The prizes will be awarded through a drawing on April 1st, 2017. The winners will be recognized in Fraternally Yours, May edition.

Rates for the Single Premium Whole Life Policy are at right.

THE SINGLE PREMIUM LIFE PLAN:

- 1) Provides a history of very competitive dividends
- 2) One time payment option
- 3) Availability of membership benefits and educational scholarships from grade school to graduate school
- 4) Guaranteed coverage that can never be canceled by FCSLA
- 5) Increasing cash value each year

Feel free to contact your FCSLA sales representative or call the Home Office for assistance in purchasing a policy.

As an additional benefit, FCSLA also offers Whole Life policies that have annual premiums that can be paid up in 10 or 20 years, instead of the Single Premium policy. Those rates are also available for your review and consideration.



FCSLA SINGLE PREMIUM WHOLE LIFE POLICY RATES

FEMALE				MALE			
AGE	\$5,000	\$10,000	\$25,000	AGE	\$5,000	\$10,000	\$25,000
0	\$335	\$620	\$1,500	0	\$410	\$770	\$1,875
1	\$345	\$640	\$1,550	1	\$415	\$780	\$1,900
2	\$355	\$660	\$1,600	2	\$420	\$790	\$1,925
3	\$365	\$680	\$1,650	3	\$430	\$810	\$1,975
4	\$380	\$710	\$1,725	4	\$445	\$840	\$2,050
5	\$395	\$740	\$1,800	5	\$460	\$870	\$2,125
6	\$410	\$770	\$1,875	6	\$480	\$910	\$2,225
7	\$425	\$800	\$1,950	7	\$495	\$940	\$2,300
8	\$445	\$840	\$2,050	8	\$515	\$980	\$2,400
9	\$460	\$870	\$2,125	9	\$535	\$1,020	\$2,500
10	\$480	\$910	\$2,225	10	\$555	\$1,060	\$2,600
11	\$500	\$950	\$2,325	11	\$575	\$1,100	\$2,700
12	\$520	\$990	\$2,425	12	\$600	\$1,150	\$2,825
13	\$540	\$1,030	\$2,525	13	\$620	\$1,190	\$2,925
14	\$565	\$1,080	\$2,650	14	\$645	\$1,240	\$3,050
15	\$585	\$1,120	\$2,750	15	\$670	\$1,290	\$3,175
16	\$610	\$1,170	\$2,875	16	\$695	\$1,340	\$3,300
17	\$635	\$1,220	\$3,000	17	\$725	\$1,400	\$3,450
18	\$660	\$1,270	\$3,125	18	\$750	\$1,450	\$3,575
19	\$685	\$1,320	\$3,250	19	\$775	\$1,500	\$3,700
20	\$705	\$1,360	\$3,350	20	\$800	\$1,550	\$3,825
21	\$730	\$1,410	\$3,475	21	\$830	\$1,610	\$3,975
22	\$755	\$1,460	\$3,600	22	\$855	\$1,660	\$4,100
23	\$785	\$1,520	\$3,750	23	\$885	\$1,720	\$4,250
24	\$810	\$1,570	\$3,875	24	\$910	\$1,770	\$4,375
25	\$835	\$1,620	\$4,000	25	\$940	\$1,830	\$4,525
26	\$860	\$1,670	\$4,125	26	\$965	\$1,880	\$4,650
27	\$890	\$1,730	\$4,275	27	\$995	\$1,940	\$4,800
28	\$915	\$1,780	\$4,400	28	\$1,025	\$2,000	\$4,950
29	\$945	\$1,840	\$4,550	29	\$1,055	\$2,060	\$5,100
30	\$975	\$1,900	\$4,700	30	\$1,090	\$2,130	\$5,275
31	\$1,005	\$1,960	\$4,850	31	\$1,120	\$2,190	\$5,425
32	\$1,040	\$2,030	\$5,025	32	\$1,155	\$2,260	\$5,600
33	\$1,070	\$2,090	\$5,175	33	\$1,190	\$2,330	\$5,775
34	\$1,105	\$2,160	\$5,350	34	\$1,230	\$2,410	\$5,975
35	\$1,140	\$2,230	\$5,525	35	\$1,265	\$2,480	\$6,150
36	\$1,180	\$2,310	\$5,725	36	\$1,310	\$2,570	\$6,375
37	\$1,220	\$2,390	\$5,925	37	\$1,350	\$2,650	\$6,575
38	\$1,260	\$2,470	\$6,125	38	\$1,395	\$2,740	\$6,800
39	\$1,300	\$2,550	\$6,325	39	\$1,435	\$2,820	\$7,000
40	\$1,340	\$2,630	\$6,525	40	\$1,485	\$2,920	\$7,250



FCSLA 2017-18 Annual Scholarship Program

More than \$248,250 in Scholarship Awards!

The First Catholic Slovak Ladies Association (FCSLA) is pleased to announce its **2017-18 Scholarship Program**, which is in fulfillment of one of the objectives of the organization. More than \$248,250 will be awarded to young members of the Association, which includes \$42,000 being awarded to elementary school applicants.

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

COLLEGE SCHOLARSHIP AWARDS - \$1,250 EACH

58 Freshmen • 27 Sophomores • 16 Juniors • 16 Seniors

GRADUATE AWARDS - \$1,750 EACH

16 Full-Time Graduate Awards

32 HIGH SCHOOL AWARDS - \$1,000 EACH

8 Freshmen • 8 Sophomores • 8 Juniors • 8 Seniors

28 ELEMENTARY SCHOOL AWARDS - \$750 EACH

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

28 EARLY ELEMENTARY SCHOOL AWARDS - \$750 EACH

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

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

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

Applications and supporting documents must be completed and submitted to the Home Office and received no later than 4:30 p.m. EST on Tuesday, February 28, 2017. Applications received after that date will not be considered.

Applications and further details for this program may be obtained by:

- Visit our website at www.fcsla.org
- E-mail us at Scholarship@FCSLA.org
- Call the National Headquarters at **800-464-4642, ext. 1054**
- Complete the form on this page and mail it to:

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

Scholarship Department

24950 Chagrin Boulevard • Beachwood, OH 44122-5634

2017-2018 SCHOLARSHIP APPLICATION REQUEST

Please send me a scholarship application form by: ☐ US Postal Mail ☐ Email
(PLEASE PRINT)

Name _____ Branch No. _____

Address _____ City _____ State _____ Zip _____

Phone _____ E-mail _____

Application requested for following award:

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

Sr. Branch 140, Lansford, PA Held Christmas Party

Sr. Branch 140, Lansford, PA held their Christmas Party and annual meeting on Sunday, December 4, 2016 at



Macaluso's Restaurant in Nesquehoning, PA. Branch Secretary/Treasurer Louise Dunstan thanked her committee and introduced National Editor Carolyn Bazik and National Trustee Barbara Waller, both of whom spoke briefly about the upcoming mergers. Branch President Veronica Bazik welcomed the many members in attendance and gave her annual Christmas message. Monsignor Tom Derzack, branch chaplain, remembered all deceased members and led the prayer before meals.

Everyone enjoyed a delicious meal, followed by raffles, and left with gifts provided by the Home Office. Everyone is already looking forward to next year's Christmas celebration.



20 PAY LIFE INSURANCE

Life Insurance for Families

Permanent Life Insurance purchased over a period of 20 years.

- Issue ages are 0 through 75*
- Minimum insurance amount is \$5,000 for all ages

** Maximum issue ages in Washington state differ. Residents of Washington state, please consult your FCSLA representative.*

(Contract 01-WL-05)

Let's Plan Together

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**

SR. BRANCH 88 ANNUAL CHRISTMAS PARTY

Sr. Branch 88 of Monessen held their annual Christmas Party on Sunday, December 4, 2016 at the Cedarwood Golf Course. As usual, members were delighted with the affair.

President Dorothy Urbanowicz welcomed the group and Dr. Rev. Micah Kozoil, branch chaplain, gave the invocation. Following dinner, Dorothy introduced the branch officers, Dr. Rev. Micah Kozoil, Chaplain; Flora Funtal, Recording Secretary; Rosemary Betza, Jr. Branch 157 Financial Secretary and Cindy Pawelec and Ruth Todd, Auditors. She thanked them as well as party co-chairs, Linda and Tom Oslick for their dedicated work.

Fr. Micah then addressed the group and explained how his grandmother purchased his policy when he was a child, how Slovak was spoken in their home and how proud he is to be the chaplain for the branch and the Pittsburgh District. Dorothy explained our insurance products as well as the rates on the current annuities. She noted that Sr. Branch 88 and Jr. Branch 157 each completed two Matching Funds Projects helping various groups in the area. Fifty year members were addressed as well as photo contest winners Tom and Linda Oslick. Members were reminded to keep their addresses and beneficiaries up to date.

The afternoon concluded with Benediction by Fr. Micah and distribution of 56 door prizes.

Dorothy thanked all for attending and on behalf of the officers wished all a Blessed and Merry Christmas and Happy New Year.



L-R: Officers Ruth Todd, Dorothy Urbanowicz, Fr. Micah, Flora Funtal, Cindy Pawelec, Linda Oslick (party chair) and Rosemary Betza.



FCSLA Board Attends Mass at St. Andrew Abbey



Right Reverend Gary Hoover, O.S.B. Abbot at St. Andrew Abbey, the Benedictine Order of Cleveland, extended a warm invitation to National President Cynthia Maleski for the board to attend Mass and to enjoy dinner with the Monks on the evening of December 13th. Afterwards many in attendance visited the Slovak Institute and Library established in 1952 by Abbot Theodore Kojis, O.S.B. and Fr. Andrew Pier, O.S.B.



Use This Form for Change of Address and Magazine Cancellations

Change the address on all FCSLA
policies and communications for:

☐ INDIVIDUAL — NAME

☐ ENTIRE FAMILY — LIST NAMES

Old Mailing Address

City _____

State _____ Zip _____

New Mailing Address

City _____

State _____ Zip _____

Phone # _____

Signature Required
(Insured, Annuitant, Owner)

Date of Birth _____
(for ID purposes)

Today's Date

☐ CANCEL MAGAZINE

MAIL OR FAX TO:
First Catholic Slovak
Ladies Association
24950 Chagrin Blvd.,
Beachwood, OH 44122
FAX: (216) 464-9260

CORRECTION

Mary H. Gappen (Yash), S156

Mary H. Gappen (Yash), S156
whose obituary appeared on page
17 of the October 2016 issue of
Fraternally Yours was sometimes
called "Babe" within the family not
"Gabe". We apologize to the fam-
ily for the error.

FCSLA Donation Helps Complete Roof Project

Branch W033 is proud of the end result of a \$12,000 donation received at the last quadrennial convention. Branch Secretary Rebecca Kuhn and member Joyce Zoulek applied for money to replace the roof of St. Wenceslaus Catholic Elementary School in Spillville, IA. The project was done by Albertson Construction and began on October 10, 2016 and was completed on October 14, 2016. While the total cost of the project was over \$40,000 the money awarded by FCSLA was augmented by the Branch and their Gala Account. In addition their Holy Name Society will pay for the installation of the gutters. This project is a great example of just how much good you can accomplish by working together!



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.

St. Louis Branches Luncheon Held to Honor Veterans

The St. Louis Branches of S101 and J011 utilized the grant funds approved by the FCSLA Officers and Delegates of the 2015 41st National Convention to fund the luncheon. The officers of our Branches thank the Officers and Delegates of FCSLA for their support and confidence in our Branch activities.



Members of Junior Branch J011 enjoy the brunch and paying tribute to the Veterans in attendance.



"AN OPEN LETTER TO AMERICA'S HEROES ON THIS VETERANS' DAY"

Honorable Veteran and Your Wonderful Family:

God bless you and your family for your service and sacrifice. You have been a critical component in the strength and prosperity our Nation enjoys today. Your legacy makes writing this letter possible. Thank you for your service whether it was in the past or the present. Thanks to your family for their incalculable sacrifice.

You represent the absolute best this nation has to offer. Our families are thankful for your service and sacrifice. Wherever you serve, or have served, at home or abroad, we offer you our greetings and gratitude on this Veterans' Day on behalf of the millions of your countrymen – especially those from our Slovak heritage.

Since the dawn of our nation's founding, every generation has endured a time of testing. From the first skirmish at Lexington, to the burning of the White House in 1812, to Teddy Roosevelt's charge up San Juan Hill, to the carnage and human loss of the Civil War, to the death and destruction of World War I, to the surprise attacks and subsequent liberations of World War II, to the wretched winter campaign of Korea, to the stalemate in the jungles of trials and conflicts that, as Thomas Paine suggested, "try men's souls." You, at present, are also facing additional challenges and dangers. From the conflict of Vietnam and to the more recent war against terrorism and tyranny in the Middle East the cast of characters may change, but the goal of the enemy has always been the same — to violate the freedoms of others who could not defend themselves. A few years ago, in an address to the American people, President Bush summed up the significance behind your tireless fight and the source of our liberties by stating, "Freedom is not this country's gift to the world; freedom is the Almighty's gift to every man and woman in this world."

I urge you to have faith in the wisdom of the all-wise and all-knowing Almighty! This advice doesn't spring forth from the wisdom of our brow, but from the truths of Scripture and the precedent of your comrades who have preceded you. Hold tightly to the assurances of God. Hear His promise, articulated so eloquently in the 46th Psalm: "God is our refuge and strength, an ever-present help in troubled times. Therefore, we will not fear, though the earth gives way and the mountains fall into the heart of the sea, though its waters roar and foam and the mountains quake with their surging."

Thank you and God bless you. We appreciate your efforts to KEEP US SAFE! Soldiers and leaders today stand upon your legacy – the rock solid foundation that you have built. You live the Warrior Ethos, which says, "I will always place my mission first; I will never accept defeat; I will never quit, and I will never leave a fallen comrade."

Hold steady when the world seems to be pulling you apart! We leave you with these words: We love you. We are praying for you daily, and you are making us proud in the process. Your work is not only noble, but it will leave a legacy long after any of us remain here on earth. Every single one of you is an American hero of inestimable worth. "The patriot's blood nourishes the seed of Freedom's tree."

*Very gratefully yours,
America & The St. Louis Senior & Junior Branches*

OMAHA BRANCH W018 CELEBRATES AMERICA!

The weather forecasters predicted hot and dry weather for the last Sunday in June, which was PERFECT for Branch W018's annual picnic at Mahoney State Park.

The slope to the picnic shelter was dotted with United States flags. The theme of the gathering was "Give Old Glory a Good Home. Display the Flag Proudly!"



Andrew and Jim Popelka formed a son/father team and caught some "keepers" at the lake.

In addition to the pulled pork main dish, buns, pop and water was supplied by the Branch. Members brought their finest recipes to round out the meal — everything from salads to chips to brownies, cookies and cupcakes.

President Bob Hladik, Sr. welcomed the guests, and Scholarship Committee chairwoman Julianne Popelka announced the National and Branch scholarship recipients.

Adults were advised to watch the mail for the Branch Adult Activity announcement, which will be held in August.

After eating an excellent meal and enjoying the one another's company, families were given passes to enjoy one of the park's outdoor activities: paddle boats, miniature golf,

or the swimming pool and waterpark. Fishing at the Century Link Lake is available at no charge; just a fishing license.

Nebraska is blessed with eight beautiful state parks, two of which are short drives from Omaha, nine state historical parks and over 50 state recreation areas! However, Branch W018 loves Mahoney State Park and members look forward to meeting again at this wonderful, relaxing place.



Good conversation and good food at the Branch picnic.

Branch W074 Hosts Easter Egg Hunt

Branch W074, Atwood, KS was host to an Easter Egg Hunt on March 20, 2016 for the Children of St. John's Parish. This is an annual event that is enjoyed by all!



Folks were greeted with an array of U.S. flags. Jackie Brickman, Joey Farber and Wyatt Brickman display them proudly!



Good food means a return to the serving table at the annual Branch picnic.

Helen Kocan District Held its Fall Meeting

The Helen Kocan District held its fall meeting in October at Theo's Restaurant in Highland, IN with S81 and J58 hosting the luncheon. After lunch President Margaret Abildua presided through old and new business, then presented National Director JoAnn Skvarek Banvich, who presented a brief summary of the forthcoming mergers. Interest in the subject was evident, when many questions were asked as the delegates and other members expressed a desire to

receive more detailed information. The most interesting, high-spirited meeting adjourned at 4:00 p.m. Next meeting is set for March 12, 2017.



L-R: Officers of the Helen Kocan District Vice-President JoAnn Skvarek Banvich; President Margaret Abildua; Treasurer Betty Yurechko; and Secretary Cindy Oresik.



Members representing Branch 452.



Members of Host Branches 81 and 58.



Members representing Branch 507.

WPSCA Slovak Heritage Programs for 2017

The WPSCA will continue to present the Slovak Heritage Programs on the first Monday evening of each month starting at 7 p.m. at the Mt. Lebanon Public Library (16 Castle Shannon Blvd., Pittsburgh, PA 15228). It is free for both members and non-members. Here is the agenda for 2017:

March 6 — Egg Decorating Eggstravaganza: Mike Yanchak is returning by popular demand to show us again all of his egg decorating ideas just in time for Easter.

April 3 — Slovak Wedding Customs and Cookies: Otilia Golias, the cookie lady, will show us customs of a wedding in Slovakia including baking homemade cookies.

May 1 — Authentic Slovak Bryndzove Halusky: Otilia Golias will be back again sharing and demonstrating her own recipe for this popular Slovak meal.



Members representing Branches 53 and 409.

CHICAGO JUNIOR BRANCHES AND DISTRICT SPONSOR CHRISTMAS PARTY FOR ITS JUNIOR MEMBERS

The FCSLA Chicago area Junior Branches and the Chicago District kicked off their holiday season by co-sponsoring their sixth annual Junior Member Christmas Party on Sunday, November 6, 2016. This year the celebration was held at the Christian-based Camp Manitoqua and Retreat Center in Frankfort, IL with a total of 116 in attendance. The Junior members had a magical time and participated in decorating their own Santa hat, writing a letter to St. Nicholas, playing Hooligan (a dice game) for prizes, a game room, photo booth, kids' raffle and Super Raffle. After lunch, Svätý Mikuláš (St. Nicholas), Bishop in 4th Century Myra, Turkey arrived and spoke to the children and adults about his origins and life and posed for a group picture as well as individual photos with those children wishing to do so. After St. Nick left, the attendees participated in the kids' raffle with 65 prizes geared to all ages of Junior Members and two super raffle prizes: a Microsoft Surface Pro Tablet and HD LED 32" screen television. Winners of the super raffle were Karen Straohe winner of the Pro Tablet and Angeline Laba winner of the HD LED television.

This year the District began a new tradition by asking the attendees to bring donations for two community organizations – Access Psychological Services and Chavez Elementary Multicultural Center in Chicago. Donations of coats and non-perishable foods that attendees brought were donated to ACCESS Psychological Services an agency that treats adults with severe mental illness. Attendees were also encouraged

to bring a variety of gifts to donate to disadvantaged children in grades 5 through 8 at the Chavez Elementary Multicultural Center in Chicago. The donations were overwhelming and our junior members truly have the spirit of generosity and goodwill in sharing with those who are less fortunate and in need.

A special thank you to Dr. Joyce-Nugent-Hirschbeck, this year's Jr. Christmas Party Committee Chair and her team of elves: Rosemary Mlinarich (J174/S258), Vi Nugent (S258), Jeanette Palanca (J174/S258), Doreen Poetzing, Betty Poetzing, Peg Plank (S258), Jessilyn Gibas (S421), Lorraine Gibas (Chicago District President - J322/S421), Tom Gibas (S421), Mary Therese Tylus (J382/S485), Mary Fish (S287), Fay and Jarmila Hlubocky (both S295), Barbara Schultz (S258), Lynda Schoberth (S258), Ricky Schultz (J174), Cameron Palanca (J174), Jacob and Elizabeth Hirschbeck (both J174), for all their hard work and preparation in making this event another great success. A huge thank you to the following branches and individuals who donated cash or prizes for the two raffles: J106, J174, J339, J322, J382, S180, S258, S287, S421, S485, Lorraine Gibas, Joyce Nugent-Hirschbeck, Jeanette Palanca, Rosemary Mlinarich, Vi Nugent, Doreen Poetzing, Judy Tybor-Kinzner and Mary Therese Tylus. The children, their parents, aunts, uncles, and grandparents had a wonderful time and all are looking forward to next year's party and another visit from Svätý Mikuláš (St. Nicholas)! *(To see all of the photos from this event, please go to <http://www.fcsla.org/district/chicago/gallery.php>)*



Dr. Joyce-Nugent Hirschbeck, Chair (J174/S258) and Jeanette Palanca (J174/S258) with donations from guests for the Access Psychological Services and Chavez Elementary Multicultural Center of Chicago.



Jr. Branch 192 Sends Slovak Greetings

Nancy Clausen, Auditor of Junior Branch 192, Youngstown, OH, holds the Christmas card that was mailed to its 165 members living in 21 states. The card states "Vesele Vianoce" and included a \$5 bill. Hopefully when a member receives the card and sees the "foreign phrase," he/she might ask their parents or grandparents what it means. Slovak heritage passed on to the next generation. Nancy served as chairperson of this junior activity.



Svaty Mikulasz and our junior members.



Super Raffle and Raffle Winners.



Luncheons Held for Scholarship Winners

EMILY OLUP, J056, Glassport, PA was named an Outstanding Catholic School student at St. Sylvester School. She is truly an example of a young person living her faith through her actions. Emily, faced with physical disabilities always exudes positivity and determination. She is never without a kind word or smile for everyone she sees. Emily works extremely hard and is a perfectionist. She takes her class work seriously. Emily is a Girl Scout and active in many school activities. She is an amazing young lady. The eighth-grader is the daughter of Kenneth and Dana Olup.

FCSLA Branch S200, Glassport, PA had two college scholarship winners of \$1,250 each. **JAKE S. GRIBSCHAW** of Irwin, PA is attending Seton Hall University and **EVA ROSE SHINAVSKI** of Elizabeth, PA, granddaughter of the late Catherine Shinavski, is attending Flagler College.

A luncheon was held at the Wooden Nickel Restaurant, Irwin, PA for Jake Gribshaw, his parents, and Branch Officers, President Judith A. Feltz, Financial Secretary Jill C. Watts and Recording Secretary Irene "Ann" Kula. A monetary gift from the branch was also presented to Jake.

A separate luncheon was held for Eva Shinavski at the Carriage Inn, Elizabeth, PA a few days before she left for school. Eva also received a monetary gift from the branch.

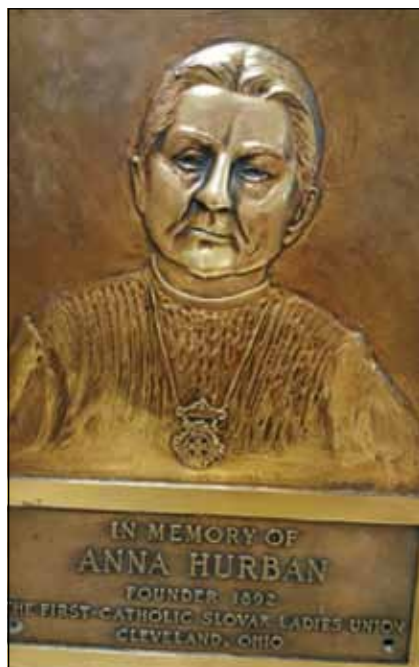
The Branch also sent letters of thanks along with a small monetary gift to five additional members who applied for scholarships and encouraged them to apply again next year.

FCSLA Celebrates 125th Anniversary

January 1, 1892 – January 1, 2017



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



**LISTED IN THIS PUZZLE
ARE THE NAMES
OF THE FCSLA
PRESIDENTS
FROM THE BEGINNING
TO PRESENT**

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

ANNA HURBAN
CATHOLIC
DRILL TEAMS
GRANCHAY, Anna
JOHANEK, Maryann
LIPOVSKY, Elizabeth
REV STEPHEN FURDEK
ST ANNE, Patroness

ANNUITIES
CLEVELAND, OHIO
FOUNDERS
HOMEMAKERS
KOCAN, Helen
MALESKI, Cynthia
SLOVAK
WOMEN

BENEFIT
DOMICILED
FRATERNAL
JAKABCIN, Frances
LIFE INSURANCE
NINE
SOCIETY
YASH, Louise

Name: _____ Age: _____

Address: _____

City: _____ State: _____ Zip: _____

Branch: _____ Phone # _____

PUZZLES MUST BE IN THE HOME OFFICE FRIDAY, FEBRUARY 10, 2017!
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

Branches Work at Mahoning Valley Slovak Fest

The Mahoning Valley Slovak Fest is comprised of the eight Slovak Branches that once served area Slovak Churches. Many churches have merged, been renamed, etc. But the members still support the Slovak Fest by donating toward the bake sale and gift raffle and working at the various booths. The Branches all have ads in the Slovak Fest Program booklet. The Slovak Fest is held annually in August on the grounds of Our Lady of Sorrows Parish (formerly Saint Matthias Church).



Millie Kust, Recording Secretary of S161, is co-chairperson of the bake sale booth which serves as the Branch's Matching Funds Project. Members of Holy Name Branch 169 and St. Cyril and Methodius Branch 30 also provide baked goods and work at other venues.



Treasurer of S161, Melanie Leonard and her daughter, Therese, are busy selling fifty-fifty cash raffle tickets.



District President, Bernie Demechko, compiled a number of FCSLA items and made an FCSLA basket for the gift raffle booth.



Loretta Ekoniak, President of the American Slovak Cultural Association and S161 Auditor, has one corner of the parish hall filled with Slovak items and memorabilia. She also displayed at the Mahoning County Fair in the International Building.



Bernie Demechko, S161 Financial Secretary, and her husband Edward at the FCSLA Booth passing out promotional items and pamphlets of insurance/annuity products. They shared the booth with the First Catholic Slovak Union and the Slovak Catholic Sokol.

Branches J92/S161 Honor Scholarship Winners

The eight scholarship winners of Jr. Branch 192 and Sr. Branch 161 were honored at the Youngstown District Scholarship dinner held at Avalon Inn, Warren, OH, in August. District President, Bernadette Demechko, called forward Melanie Leonard, newly elected President of the two branches, and Melanie presented each winner with a FCSLA cookbook and monetary gift from the Branch. Each winner spoke on his/her goals and extracurricular activities.

Kelly Passmore was awarded the Anna S. Granchay Scholarship and it was presented to her by Patricia Granchay, Branch 156, guardian of the Granchay Scholarship Fund. Kelly is attending Youngstown State University.

In attendance were Mya Agee who will be attending Cardinal Mooney High School in Youngstown; Joseph Shushock, attending Kent State University, and Gabrielle Fellows studying at Youngstown State University.

Winners not able to attend were Anastascia Viau, St. Pius X Elementary School in Baltimore, OH; Mackenzie Ferenchak, University of Toledo; Kathryn Jerek, Graduate student at Youngstown State University and Roberta Kay Sefcik, Graduate student at Icahn School of Medicine, Mount Sinai, NY.

The eighteen applicants who did not win were sent a monetary gift.



Seated L-R: Loretta Ekoniak, Sr. Branch Auditor; Joseph Shushock, Bernadette Demechko, Financial Secretary; Mya Agee, Gabrielle Fellows, and Kelly Passmore. Standing are Nancy Clausen, Jr. Branch Auditor and Melanie Leonard, newly elected President and Treasurer.



IN MEMORIAM

JEANETTE RIGELSKY, S169



Mrs. Jeanette Rigelsky, 85, Youngstown, OH passed away July 10, 2016. Jeanette was a graduate of Holy Name Grade School, Ursuline High School and St. Elizabeth School of Nursing. She worked many years at St. Elizabeth Hospital as a registered nurse and assistant head nurse and charge nurse. She met her loving husband, Joseph, at the hospital and they were married on September 7, 1959. Her husband, Joseph, passed away July 10, 2011. She will be remembered as a loving and devoted wife, mother and grandmother. She leaves her loving son Joseph and wife Robyn, who was a loving daughter to her, and their two beautiful granddaughters whom she loved dearly. She leaves two sisters, Rosemary Munshower of Clarks Summit, PA and Loretta Kosar of Boardman.

MARY M. DEASY, S415



Mary M. Deasy, 89, Dallas, TX passed away on July 11, 2016. She was the beloved wife of Howard for over 51 years until his death in 2008; mother to Michael and daughter-in-law Marie; a devoted and generous grandmother to three; a fondly remembered sister to Dick Oravec and his wife Carol; and sister-in-law to Mary Oravec and Nathalie Lovett and her husband Bill. She worked as secretary at Goodyear where she met and married the love of her life in 1957. They moved many times finally settling in Dallas, TX over 40 years ago. She was an avid golfer, bowler, and bridge player and enjoyed people and parties especially family gatherings. Although Alzheimers weakened her memory and communication skills over the last few years, it did not lessen her zest for life. Please consider making a donation in Mary's name to St. Jude's Hospital.

GEORGE ANTHONY ZELENAK, SZJH



George Anthony Zelenak, Roseville, MI, 83, died peacefully. George was in the Army and received the "Army of Occupation Medal" and the "National Defense Service Medal". George will be remembered by his smile and was always eager to go out with his family. He will be missed by all his family and friends who knew and loved him. He is survived by his daughter Ann (Patrick) Smith, siblings Theresa (George) Martin, Josephine (Gerald) Mazur, Victor (Lucille), and Vera (Karl) Lottholz. George is also survived by three grandchildren.

MARIAN CASCIARO, S273



Marian Casciaro, 79, of Kenosha, WI died on July 13, 2016. A lifelong resident of Kenosha, she attended Bain Elementary School, McKinley Jr. High School, Bradford High School and the School of Cosmetology in Milwaukee. On November 19, 1955, at St. Anthony of Padua Catholic Church, she was united in marriage to Peter Casciaro. Marian was most recently

employed as a receptionist with Dr. Brad Jansen. Previously, she was employed as a beautician with Charm Beauty Salon and as an anesthesia aide with Kenosha Memorial Hospital. She was a lifetime member of St. Anthony of Padua Catholic Church and their Rosary Society. Marian was also a member of the Catholic Woman's Club, Friends of the Kenosha Public Museum, and the Kenosha Senior Citizen Center. Marian is survived by her loving husband of 60 years, Peter Casciaro; and her children, Anna Marie (Richard) Wiersum of Burlington, WI, David (Jenell) Casciaro of Elkhorn, WI, Patricia (Harvey) Carter-Keller of Rochelle, IL, and Paul Casciaro of Kenosha. She is further survived by her brothers, Joseph (Thomasia) Dolnik and Thomas (Kay) Dolnik; eight grandchildren, seven great-grandchildren, her godchildren, nieces, nephews and cousins; her brother-in-law, Frank (Barb) Casciaro and sisters-in-law, Loretta Moser and Mary Dolnik.

RITA MAE KOZA, W053



Rita Mae Koza, 84, passed away on July 19, 2016. She married Louis Koza on November 19, 1951. She was the mother of three daughters; Pam, Kathy and Teri. Rita was a loving wife, mother, grandmother and great-grandmother. She was an active member of St. Anthony's Parish in Bruno and North American Martyr's Parish in Lincoln, NE. Rita moved to Lincoln in 1981 and worked at UNL Food Service. Prior to moving to Lincoln, Rita worked as a nursing assistant at St. Joseph's Villa and the David City Hospital. Upon retirement, Rita enjoyed her family, gardening, crossword puzzles, baking and needlepoint. Rita is survived by her daughters Pam Makovicka, Katherine Alexander and Teri Folkers, Brother Art (Alice) Matous, sister-in-law Gladys Krivanek, five grandchildren and eight great-grandchildren.

ROSALIE (ZUBLIK) RUSSO, SZJH



Rosalie (Zublik) Russo, 99, passed away peacefully on July 24, 2015. She was predeceased by her husband, Michael Russo, whom she married in 1945. She is survived by her daughter, Kristine Russo Crotty of Patterson, NY as well as her four grandchildren. She was also "Oma" to nine beloved great-grandchildren who will miss her warm smile and comforting touch. In addition, she leaves behind a brother, William Zublik, of Schenectady, NY as well as several nieces and nephews. Educated in Schenectady, NY, Rosalie worked for most of her adult life, retiring from the NYS Department of Tax and Finance in 1981. Prior to its closing, Rosalie was an involved parishioner of St. Cyril & Methodius Catholic Church. After the closing of St. Cyril's she became a communicant of St. Gabriel's. She spent much of her retirement time lovingly caring for her daughter Elizabeth Russo Wright who suffered with Friedrich's Ataxia. Elizabeth predeceased her in 2013. As a supporter of many local organizations, it would be Rosalie's wish that, in lieu of flowers, contributions be made to the charity of your choice.

JAMES R. HUBLER, S156



James R. Hubler, 75, passed away on April 9, 2016. Jim worked as a maintenance man for W.B. Pollock Company, Aeroquip, Republic Rubber and Poma Glass. He could make or fix anything. Jim is survived by his wife of 57 years, Juliana (Yash) Hubler whom he married on March 21, 1959; three children, Janice (Ralph) Armeni, Darlene (Donald) Pero and James

Hubler; a sister, Beverly (Edward) Schank; three grandchildren; four great-grandchildren; and his cousins, Jerry Bartholomew and Patty Murphy.

STEVEN EUGENE YUHAS, S156



Steven Eugene Yuhas, 56, passed away on February 22, 2016. Steve graduated from Cardinal Mooney High School in 1978. He received his Bachelor's degree in Criminal Justice at the University of Dayton in 1982 and his law degree from U.D. in 1985. Steve practiced law in Dayton, OH for the following thirty years. Steve actively participated as a member of the parish of St. Albert the Great Catholic Church including serving on the Parish Council for several years

and acting as its president in 2008. Despite his busy legal practice Steve found time to serve in nearly a dozen church missions including several overseas. Steve is survived by his parents Eugene and Rosemarie Yuhas of Struthers; his wife, Maureen; his children, Daniel and Katherine "Katy"; his mother-in-law, Judy Newkold of Kettering; his sister and brother-in-law Beth and Steve Budd of Dayton; his sister and brother-in-law Bobbi Jo and Tim McCoy of New Middletown; his brother and sister-in-law Kevin and Antoinette Yuhas of London, OH; his brother-in-law and sister-in-law Richard and Ulrike Newkold of Volcano, HI; his sister-in-law Catherine Newkold; his brother-in-law and sister-in-law Thomas and Larissa Newkold of Detroit, MI; his sister-in-law and brother-in-law Christine and Robert Scott Dobbins of Mims, FL; and his brother-in-law and sister-in-law Joseph and Julia Newkold of Beavercreek; five nieces and six nephews. He embraced his Slovak heritage, lived his Catholic faith, and adored his alma mater, Cardinal Mooney High School. Donations may be made to The Carter Center, 453 Freedom Parkway, Atlanta, GA 30307. The Carter Center is a 501c(3) not-for-profit organization, dedicated to "waging peace, fighting disease, building hope" and close to the heart of Steve.

VALENT B. KOZUSKO, S156



Valent B. Kozusko, 90, passed away on June 27, 2016. After graduating from Struthers High School, he proudly served in the U.S. Army on the front line in Okinawa, Japan, where he earned the rank of sergeant and received numerous decorations, including the Purple Heart. Valent then married the former Eleanor

Ostrowski, on May 29, 1954. He called Eleanor his angel, and he truly enjoyed their 62 years together. Valent was a hard worker and worked for the steel mills and later Windsor House. Valent was known as a gentleman, but also a "gentle man." His family meant

everything to him and he loved spending all of his days with them. He loved crosswords, classic country music, the Cleveland Indians, and all Ohio sports, old movies and watching "Wallstreet." Valent is survived by his wife, Eleanor; daughter Marilyn (Bruce) Mlakar; son Edward (Carrie) Kozusko; daughter Janice (Bill) Norris; four grandchildren; one great-grandchild; his brothers-in-law, Edward and Albert; sisters-in-law Reggie and Betty; and many nieces, nephews, and special neighbors, Lori Swantek and Faith Simko.

CATHY (CHESTNUT) KUNST, S77

Cathy (Chestnut) Kunst, 71, of Ford City, died November 22, 2015. Born September 6, 1944, in East Franklin, where she was a lifelong community resident, she was a daughter of Kenneth Andrew Chestnut and Bessie Marie Anthony Chestnut. She was retired from Millwood and Freedom Apartments of Ford City. Previously, she was a member of Holy Trinity Church and she was a current member of Christ, Prince of Peace Parish. She served as an Eucharistic minister and had a deep faith in God. She is survived by her husband of 51 years, Joseph Richard Kunst; daughters, Brenda and Rich Jurbala, of Florida, Jacqueline and Edward Skukalek, of Kittanning, and Melissa and Roy Gazzam, of Monessen; four great-grandchildren, Dyllen, Triston, Dean and Logan; brother, William and Maryann Chestnut McGrann; and sisters, Wanda and Jim Hankey, of Kittanning, and Sandra Lettrich, of Decatur, IL.

ERNESTINE P. EUREK, W017

Ernestine P. Eurek, 87, of Loup City, NE died March 14, 2016.



Mrs. Eurek was born on March 13, 1929, on a farm near Paplin, the daughter of Stanley and Mary (Smydra) Smolla. She graduated from Loup City High School. She was united in marriage to Steven E. Eurek on January 29, 1946, at Rockville. The couple lived, farmed and raised their family north of Ashton. In the fall of 1998, the couple retired and moved into Loup City.

Ernestine then volunteered at Loup City Public Schools as a reading mentor. Ernestine enjoyed gardening, playing cards, puzzles and time spent with her family. She is survived by her children and spouses, Mary J. Krolkowski of Alda, Ronald and Marsha Eurek of Ashton, Timothy and Sharon Eurek of Farwell, Patrick and Loraine Eurek of San Antonio, TX, Terry and Denise Eurek of Omaha, Paul and Deb Eurek of Loup City, Linda and Mike Zeleski of Plano, TX, Christine Eurek of Lincoln and David Eurek of Lincoln; 21 grandchildren and step-grandchildren; 32 great-grandchildren and step-great-grandchildren; sister-in-law, Marie Eurek of Loup City; and brother-in-law, Richard McLain of O'Neill. Memorials are suggested to the donor's choice, Polish Heritage Center in Ashton or to the Alzheimer's Association.

HELEN (HENDRZAK) CINCALA, S146

A very special lady was guided into heaven's beauty on April 12, 2016. She had many names during the time we were blessed to share her and love her here. She was especially gifted and proud to be known as a wife, a mother, a grandmother and a great-grandmother. Helen is survived by her daughter, Nadine Hoffmann; her son, Timothy Cincala, and daughter and son-in-law, Tina and Kevin Gray. And of course those most precious to her, her five ex-

Continued on page 20



IN MEMORIAM

ceptional granddaughters and one great-granddaughter. Much love and appreciation from all of Helen's family to the special staff who cared for her in her home, Jackie Miller, Alamar Rodriguez, Nancy Griffith and Jody Brewer; as well as her special amigo, Larry Kelly, who loved her as caregiver, card player, chauffeur, and as his own. Faye and Jerry Gray whose huge hearts and many hugs accepted all of us into their family. Her confidant and glam manager, Gilles Frankart; and unending words of gratitude and love to Dr. Carolyn Gbur and her patient staff; and to the many, many healthcare givers of the Elizabeth Scott Community Rehab Center, Building 6.

JOSEPH DOBRANSKY, S38

Joseph T. Dobransky, of Vestal, NY, died on April 19, 2016, at the age of 83. Joseph, a denizen of Vestal for over forty years, shared his home with his granddaughter, Shannon Dobransky and her husband, Charles Hanna. Prior to being a Vestal resident, Joseph grew up in Wilkes-Barre, PA, attended Kings College for a Bachelor of Arts in Education, and Drexel University where he obtained a Master's in Library Science. Joseph wed his love-at-first-sight, Anne (maiden name, Corgan) in 1958. He taught chemistry and physics in Baltimore, MD, spoke fondly of his time as Director of Library Service in Adams County, PA, recounting his experience managing the local Bookmobile, and relocated to the Southern Tier to work at IBM where he remained until his retirement in 1992. Joseph suffered the loss of his wife in 1980; promising her that he would care for their five children, something which he excelled at. Joseph spent his retirement traveling the states to visit them, often taking his grandchildren with him. He is survived by their son, Joseph Dobransky of Venetia, PA; daughters, Mary Dobransky and her husband Dr. Mark Wierman of Omaha, NE, Ann and William Pralat of Endicott, NY, and Susie and Robert Vicks of Apalachin, NY. He is also survived by his sister, Joan, and her husband Joseph Stelmack of McMurray, PA; and many nieces and nephews.

DOROTHY TOMASEK-McDONALD, W500

Dorothy Anna (Banas) Tomasek-McDonald, age 90 of Byron, MI passed away on April 28, 2016. Dorothy was born on July 29, 1925 in Owosso Township to the late Andrew and Mary (Jostpille) Banas. She graduated from St. Paul Catholic School in Owosso in 1942. On February 8, 1947 she married John Tomasek in Owosso; they would spend 21 years together before his death on February 10, 1968. On May 3, 1974 she married Donald McDonald in Durand; they would spend 20 years together until his death on November 21, 1994. Dorothy was a member of St. Mary Catholic Church in Durand, the St. Mary Altar Society, and the Counsel of Catholic Women, Lansing Diocese where she held the position of treasurer. Dorothy is survived by her ten children, sons: John P. (Shirley) Tomasek of Byron, Kenneth (Christine) Tomasek of Linden, Robert (Cheryl) Tomasek of Corunna, William (Tammy) Tomasek of Byron, Edwin (friend, Michelle Bell) Tomasek of Durand, daughters: Marie Cole of Whitehall, Evelyn (Donald Jr.) Stevens of Byron, Rita Tomasek of Byron, Lorraine (John) Lee of Linden, and Vivian (Joseph) Twomey of Eagle. Her brother Andrew (Nora) Banas of Corunna, 27 grandchildren and 20 great-grandchildren and many nieces and nephews. Memorial contributions are suggested to: Mass offerings at St. Mary, St. Mary Outreach Program or a charity of the donor's choice.

AGNES YURKANIN, S196



Agnes M. (Saroka) Yurkanin passed away peacefully at her home on Saturday, April 30, 2016. She was 89. Born in William Penn, PA, Agnes had been a resident of Levittown since 1954 and was an original home owner. She was an avid bingo player and enjoyed frequenting the local churches and fire halls to play her favorite game. Agnes had a heart of gold, compassionately taking care of any family and friends in need, and always had a smile and a wave for anyone she saw. Agnes is survived by her children, Beverly Yurkanin (Johnny) and Cheryl Aycock; her cherished grandchildren, Julie (Ben) and Christopher; and great-grandchild, Ruby. Agnes is also survived by her siblings, Mary Garwood and Thomas Saroka.

ELBY M. CISLER, W080

Elby M. Cislér, 93, of Boise, on May 13, 2016. Elby was born Alma Marie Brabec on March 30, 1923 in Stanton County, NE. She attended rural schools in Stanton County. She married Frank Cislér in September 1944 at Camp Crouder, MO. Frank served in the US Army during WWII. They enjoyed 55 years together before Frank's passing in 1999. Elby was a homemaker and seamstress for many years and they relocated from Nebraska to Boise in 1958. Elby was a member of the St. Mary's Parish for 58 years. Aside from a tremendous love for family life, she enjoyed traveling throughout the states and developed a loyal clientele as a gifted seamstress. For the previous 15 years, Elby has been accompanied by her constant and loyal companion, Sadie, rescued from the Boise Shelter. Survivors include her three children, Linda and Robert Hitt of Longview, WA, Susie and Wren Harris of Boise, and Chris and Janine Cislér of Payette; and one sister, Shirley Gadeken of Greeley, CO. She also shared her life with seven grandchildren and seven great-grandchildren. In lieu of flowers, the family requests memorial donations be made to St. Luke's Homecare and Hospice or the St. Luke's Homecare and Hospice "Pet Peace of Mind" program.

MARIAN K. FITZGERALD, S281

Marian (Kost) Fitzgerald, 85, passed away on May 19, 2016 in Litchfield, CT. Marian is survived by her devoted husband of 63 years, Jack Fitzgerald. Marian was born in Brooklyn, NY to Anna (Metro) and Thomas Kost but soon moved back to Torrington. She was an Honor Society graduate of Torrington High School, Class of 1947. Marian initially worked at the Southern New England Telephone Company. After raising her son, she worked as the Secretary to the Prosecutor in the Judicial Department, retiring in 1995. Marian was active as an officer of the Torrington Junior Women's Club and the State Federation of Junior Women's Clubs. In addition to her husband, Marian is survived by her son Mark Fitzgerald and his wife Jane of Harwinton, CT. and one grandson. Jack and the family would like to thank Dr. Debra Brandt, Cherie Sabia and Gail Parks from the VNA, Kim Welch, her caregiver for many years, and the staff at Brandywine; Laurie Hull in particular, for their wonderful care and kindness. In lieu of flowers, donations can be made to the Warner Theater, 68 Main St., Torrington, CT 06790.

Balet Luskáčik

Rozprávka "Luskáčik a myší kráľ," ktorú napísal E.T.A. Hoffman je základom pre libreto baletu Luskáčik. Táto rozprávka je o mladom nemeckom dievčati, ktoré sníva o princovi Luskáčikovi, a jeho zúrivej bitke proti myšiemu kráľovi so siedmimi hlavami.

Scena Oslavy

Je štedrý večer v dome Stahlbaum. Je to veľký a vynikajúci dom a v izbe je krásny vianočný strom. Stahlbaumovi majú ročnú vianočnú oslavu, na ktorú pozvali ich rodinu a priateľov. Deti, Klára a Fritz tancujú, hrajú sa a vítajú priateľov. Oslava je v prúde s hudbou a tancami keď zavíta krstný otec Drosselmeyer. On je zručný majster, čo robí hodiny a hračky a vždy má nejaké prekvapenie pre deti. Každí dáva na neho pozor, keď prinesie dve bábiky veľkosti ľudí. Všetkým sa páčia a každý s nimi tančuje. Deti začnú rozbaľovať dárky, Drosselmeyer dá Klare a Fritz dárky, ktoré pre nich urobil. Dar pre Fritz je pekný, ale Drosselmeyer dá Klare krásneho luskáčika. Fritz na to žiarli, zoberie luskáčika od klary a zlomí ho. Klára je veľmi smutná, ale Drosselmeyer luskáčika rýchlo opraví s vreckovkou. Neskoršie hostia odchádzajú a rodina Stahlbaum ide spať Klára, ktorá sa bojí o svoju hračku, príde dolu a chce vidieť čo je s luskáčikom. Je unavená a zaspí pri svojej hračke.

Scéna Bitky

Je poľnoc a neobyčajné veci sa začínajú diať. Klára začína byť menšiou a menšiou ale vianočný strom je väčší a väčší. Hračky, ktoré sú okolo stromčeka ožívajú ale tiež celá izba je prepĺnená myšami a ich vodcom je myší kráľ. Luskáčik sa tiež zobudil a vedie svojich vojakov do bitky s vojenským myším. Myší kráľ sa zamerá na luskáčika a bojujú jeden s druhým. Zdá sa, že luskáčik sa nemôže rovnať myšiemu kráľovi. Luskáčik a jeho vojsko nemôžu dlhšie bojovať a sú zajatí myším vojskom. Klára chce pomôcť luskáčikovi a hodí svoju papuču do kráľa myší. Papuča ho udrie do hlavy, kráľ spadne a myšie vojsko uteká a nesie bezvládne telo svojho kráľa so sebou.

Krajina Snehu

Luskáčik sa premení na princa a vedie Kláru do krajiny snehu, je to krásny les, kde ich vítajú snehové vločky.

Krajina Sladkostí

Princ vedie ďalej Kláru do krajiny sladkostí, kde ich víta cukrová víla. Princ rozpráva víle o bitke s vojskom myší a ona oslávi jeho víťazstvo rozličnými tancami: Španielsky tanec, Arabský tanec, Ruský tanec, Čínsky tanec, Mirliton tanec.

Valčík Kvetov

Na záver cukrová víla a jej kavalier pekne tancujú pas de deux.

Sen Sa Končí

Klára sa zobudí pri vianočnom strome a má luskáčika pri sebe.



The Nutcracker Ballet Story

The Nutcracker Ballet is based on the story "The Nutcracker and the King of Mice" written by E.T.A. Hoffman. The story of a young German girl who dreams of a Nutcracker Prince and a fierce battle against a Mouse King with seven heads.

The Party Scene

It is Christmas Eve at the Stahlbaum house — A large and grand house with the most beautiful tree imaginable. The Stahlbaums are hosting their annual Christmas party, welcoming the arrival of their family and friends. The children, Clara and Fritz, are dancing and playing as they welcome their friends too.

The party grows festive with music and dance as godfather Drosselmeyer arrives. He is a skilled clock and toy maker and always full of surprises. Drosselmeyer draws everyone's attention as he presents two life-size dolls. They are the delight of the party, each taking a turn to dance.

The children begin to open gifts when Drosselmeyer presents his to Clara and Fritz. Although his gift to Fritz is quite nice, he gives Clara a beautiful Nutcracker. Fritz becomes jealous and grabs the nutcracker from Clara and promptly breaks it. Clara is heartbroken looking on as Drosselmeyer quickly repairs the Nutcracker with a handkerchief.

As the evening grows late, the guests depart and the Stahlbaum family retires for the evening. Clara, worried about her beloved Nutcracker, sneaks back to the tree to check on him, falling asleep with him in her arms.

The Fight Scene

As the clock strikes midnight strange things begin to happen. Clara begins shrinking as her beautiful Christmas tree grows high above her. The toys around the tree come to life while the room fills with an army of mice, led by the fierce Mouse King. As the Nutcracker awakens, he leads his army of toy soldiers into battle with the mice. The Mouse King corners the Nutcracker and battles him one-on-one. The Nutcracker seems to be no match for the Mouse King.

The Nutcracker and his army can go on no longer and are captured by the mice and their King. Clara makes a final daring charge throwing her slipper at the Mouse King, hitting him square on the head. The Mouse King drops to the floor and the mice run away, carrying off their leader's lifeless body.

The Land of Snow

The Nutcracker turns into a Prince and takes Clara on a journey to the Land of Snow, an enchanted forest wonderland where they are welcomed by dancing snowflakes.

The Land of Sweets

The Prince escorts Clara to the Lands of Sweets where they are greeted by the Sugar Plum Fairy. The Prince tells her about their daring battles with the army of mice and she rewards them with a celebration of dances: The Spanish Dance, The Arabian Dance, The Russian Dance, The Chinese Dance, The Mirliton Dance, and The Waltz of Flowers.

As a finale, the Sugar Plum Fairy and the Cavalier dance a beautiful Pas De Deux.

The Dream Ends

Clara awakens from her dream and finds herself by her Christmas tree with her beloved Nutcracker.

MATCHING FUNDS ACTIVITIES

Jr. and Sr. Branch 1

Pancreatic Cancer Research Walk/Run

Jr. and Sr. Branch 1 hosted a matching funds project on Saturday, June 11, 2016 to benefit member, Sarah Boldizsar's team "Bill's Believers" to raise money for pancreatic cancer research. This was Sarah's teams third year for this cause sponsored by PCAN (Pancretic Cancer Action Network). This year's 5K Purple Stride Walk/Run was held at the Cleveland Metroparks Zoo with 39 members and friends in attendance. Those who have attended in the past know how much this



Gary Boldizsar (left) Kathleen Boldizsar (middle) and Sarah Boldizsar, team captain (right). (Bill's wife and two children.)



team means to her. Her first year was amazing with 72 team members and "Bill" watching us all cross the finish line. Bill, Sarah's father, was overwhelmed with the support for him and his courageous 9 month battle with this dreadful disease. Sarah has continued this team year after year in his memory. Members who could not participate helped the team raise \$2,105 plus First Catholic Slovak Ladies Association's matching donation of \$600.

Sarah's Mom, Kathleen Boldizsar, Branch 1 financial secretary, prepared goodie bags for walk/run participants which included giveaways provided by the home office. After the Purple Stride, members enjoyed a day at the zoo which was included in the participant's registration fee. The good Lord blessed us with a sunny, warm and dry day. The entire Boldizsar family are Branch 1 members.



REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF AUGUST 31, 2016

ASSETS

Cash & Short Term Investments	\$ 26,719,579
Bonds	799,472,883
Preferred Stock	1,395,283
Common Stock	4,765,275
Investment Income Due & Accrued	12,247,963
Property Plant & Equipment, Net	5,444,277
Certificate Loans & Accrued Interest	2,819,319
Other Assets	132,590

TOTAL ASSETS

\$ 852,997,170

LIABILITIES

Life Reserves	\$ 253,496,331
Annuity Reserves	482,974,560
Death Claims Payable	2,047,157
Unearned Premiums	478,205
Matured Endowments	321,839
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,436,217
Accrued Convention Donations	210,000
Provision for Future Conventions	130,000
Asset Valuation Reserve	7,901,185
Interest Maintenance Reserve	1,084,678
Other Liabilities	1,511,414

TOTAL LIABILITIES

\$ 755,991,586

Surplus

\$ 97,005,584

TOTAL LIABILITIES AND SURPLUS

\$ 852,997,170

INCOME STATEMENT

For the Eight Months Ending August 31, 2016

REVENUE

Insurance Premiums	\$ 2,363,342
Annuity Premiums	40,808,018
Investment Income	28,058,886
Amortization of Interest Maintenance Reserve	113,495
Rental Income	265,058
Other Revenue	5,864

TOTAL REVENUE

\$ 71,614,663

EXPENSE

Increase in Reserves — Life	\$ (232,665)
Increase in Reserves — Annuity	35,212,529
Insurance Benefits	4,636,633
Annuity Benefits	18,444,969
Commission Expense	1,154,308
Surrender Benefits	2,869,852
Post Mortem Benefits	876,997
Miscellaneous Member Benefits	52,159
Matured Endowments	11,611
Donation Expenses	66,853
Change in Accrued Convention Donations	168,000
Convention Expenses	102,521
Bank Service Charges	57,972
Data Processing Service Fees	196,564
Accounting Fees	83,952
Actuarial Fees	155,143
Legal Fees	262,218
Consulting Fees	79,163
Bonus to Branches	553,850
Fraternal Activities	96,376
Official Publications	283,507
Scholarship Awards	177,390
Miscellaneous Employee Benefits	224,657
Fees — Directors	112,394
Salaries — Employees	976,437
Salaries — Officers	304,730
Interest Expense	187,731
Tax Expense	188,965
Depreciation Expense	167,072
Utility Expense	57,553
Postage and Printing	128,477
Advertising	63,951
Travel Expense	72,058
Insurance Department Fees	105,701
Sales Promotion	96,362
Rental Expense	265,058
Other Expense	280,339

TOTAL EXPENSE

\$ 68,541,388

Income (Loss) from Operations

\$ 3,073,275

Dividends to Members

918,100

Subtotal Income (Loss)

\$ 2,155,175

Capital Gains (Loss)

25,477

NET INCOME (Loss)

\$ 2,180,652



Board Game Night

DEEP-FRIED MAC AND CHEESE BALLS

- 4 cups macaroni, cooked
- 1 tablespoon butter
- 1 tablespoon white flour
- 1 cup milk
- 1 teaspoon dry mustard
- 1/8 tsp freshly grated nutmeg
- 1 teaspoon Tabasco
- 4 1/2 cups shredded cheddar
- Salt, to taste
- 2 cups white flour, seasoned with salt and pepper
- 4 eggs, whisked
- 4 cups panko breadcrumbs
- Oil, for frying

Melt butter in a large pot over medium-high heat, and add flour. Cook for 1-2 minutes.

Slowly whisk in milk, and add mustard, nutmeg and Tabasco. Bring to a simmer, allowing mixture to thicken.

Remove from heat, and add cheddar cheese. Stir to combine, tasting for seasoning; add salt as needed.

Pour in macaroni, and stir to combine.

Line a baking pan with parchment or wax paper and grease. Pour in macaroni mixture, and spread into an even layer. Place in fridge and allow to cool completely.

Remove macaroni from pan, and remove parchment paper. Cut into cubes, roll into balls, and place on a baking tray. Freeze for 1 1/2 hours.

Roll frozen macaroni and cheese in seasoned flour, followed by egg wash, then panko.

Fill a pot with 3 inches of oil and heat to 350 degrees. Deep-fry macaroni balls in small batches for 4-5 minutes, until the panko crust has taken on a golden-brown color. Drain on a paper towel and serve immediately.

POTATO SOUP WITH THE WORKS

- 3 pounds Russet potatoes, peeled and chopped
- 4 slices bacon, chopped
- 1 medium onion
- 2 cloves garlic, chopped
- 6 sprigs fresh thyme, removed from stems
- 2 cups water
- 2 cups milk
- 2 cup shredded New York-style cheddar cheese
- 2 scallions, to serve on top

In a large heavy-bottomed pot over medium high heat, cook bacon until golden brown then remove the bacon to a paper towel lined plate. Add onion and garlic to the bacon fat, cook until tender, about 4-5 minutes. When the veggies are tender, add in the thyme, salt and ground black pepper. Add potatoes, stock, and milk to the pot and bring the liquids up to a bubble. Reduce the heat to medium and simmer the potatoes until cooked through, about 8-10 minutes. When the potatoes are tender, puree the soup until smooth using a blender, food processor or immersion blender.

Adjust the seasoning as needed with salt and freshly ground black pepper and serve the soup in a bowl or mug topped with the cheese, reserved bacon, a sprinkling of scallions. (If your not serving the soup right away it will thicken as it get cooler so add another 1/2-1 cup of water when warming it up to serve)

ROASTED GARLIC TOMATO SOUP WITH CHEESY GARLIC BREAD

- 2 heads garlic, ends trimmed to expose the cloves
- Roma or plum tomatoes, quartered lengthwise
- Extra Virgin Olive Oil, for drizzling, plus 2 tablespoons
- Salt and pepper
- 2 tablespoons pickled thyme leaves
- 2 tablespoons butter
- 2 medium onions, thinly sliced
- 1 large bay leaf
- 1 quart chicken stock
- 1 28-ounce can San Marzano tomatoes
- 1/2 to 3/4 cup heavy cream, to your taste
- 1 loaf rustic Italian bread
- 1 stick butter
- 8 cloves garlic, grated
- Grated Parmigiano-Reggiano
- A handful parsley, chopped

For the soup, heat oven to 400 degrees. Drizzle garlic with olive oil, sprinkle with salt and pepper then wrap tightly in foil. Roast 45 minutes to 1 hour until caramelized and soft. Cool to handle then squish cloves away from the skins; mash into a paste.

On a rimmed baking sheet, drizzle tomatoes with olive oil and season with salt, pepper and thyme. Roast 25-30 minutes until the edges caramelize and the tomatoes soften.

Turn off the oven and turn on the broiler.

Heat a soup pot over medium heat and add olive oil, 2 turns of pan. Melt butter in hot oil then add onions, bay leaf, salt and pepper. Cook onions until very soft but not caramelized, 15-20 minutes. Add stock and tomatoes, and bring to boil. Lower heat and simmer 20 minutes to break down tomatoes. Add in roasted tomatoes and pasted garlic. Purée soup with a stick blender, stir in cream to taste. Keep over low heat until ready to serve.

For the garlic bread, slice open the loaf of bread lengthwise, leaving an edge attached. In a small pot, melt the butter over low to medium heat; add the grated garlic to the butter. Toast the bread under the broiler for about 5 minutes. Brush or pour the garlic butter over the bread, sprinkle with cheese then return to the broiler until the cheese starts to bubble. Top with chopped parsley.

Serve soup with cheesy garlic bread alongside.

BUFFALO CHICKEN PULL-APART BREAD

- 2 packages Pillsbury pizza dough
- 2 cups chicken, cooked and shredded or diced
- 1 cup Buffalo sauce
- 1/4 cup scallions, chopped
- 2 1/2 cups shredded pepper jack cheese
- 1/2 cup unsalted butter, melted
- 1 jalapeño, sliced (optional)
- Ranch dressing for dipping (optional)

Preheat oven to 350 degrees. Roll out dough and cut into 3 x 3-inch squares (3 rows of 5). You should end up with 15 squares from of each roll.

In a bowl, toss together shredded chicken, Buffalo sauce, scallions and half the cheese.

Begin layering. Brush butter on a rectangle, top with Buffalo chicken mixture, followed by a sprinkling of cheese. Repeat with remaining rectangles, stacking one of top of the other, chicken side up.

Brush the inside of a loaf pan with melted butter. Load bread into loaf pan, and brush with remaining butter. Bake for 40-50 minutes.



The FCSLA Mission Statement

We provide financial security to our members while embracing our Catholic values and Slavic traditions.

The FCSLA Vision is to:

Be a Premier Fraternal Benefit Society that offers quality financial products and benefits.