

# Fraternally Yours

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# FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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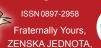


Saints Cyril and Methodius Feast Day February 14

# ŽENSKÁ JEDNOTA

#### Fraternally Yours, ŽENSKÁ JEDNOTA®





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# VALENTINE'S DAY . . .

Valentine's Day is a day of love. It's a reminder to do something nice for the one or ones that you love. It's a reminder to get off the fast train of life, put down our smart phones, our readers, our tablets, and our computers and simply spend some time appreciating and celebrating your love and the people you love.

This upcoming Valentine's Day got me thinking about love — perfect unconditional love. What does a perfect unconditional love relationship look like? What is unconditional perfect love? Here are some of my thoughts: Unconditional perfect love is faithful, forgiving, tender, respectful, merciful, kind, truthful, loyal, compassionate, long-suffering, patient, generous, supportive, uplifting and encouraging.

Unconditional perfect love protects, provides, defends and believes in the other. Unconditional perfect love is trustworthy, helpful, best friends, romantic, thoughtful, affectionate, and always does what is best for the other.

Unconditional perfect love listens with the heart, and always gives freely without thought of return. Unconditional perfect love doesn't ever keep score. Unconditional perfect love is passionate about the other; feels their pain and celebrates their successes.

Most importantly though, unconditional perfect love is safe. It's where you can let go of your guard because no matter what, you know your back is always covered.

#### Dear Friends,

I've discovered that the only way we can love like that, the only way to find unconditional perfect love is when we allow God's love to flow through us, because He is the source of ALL LOVE. This month, let your love shine. Remember that the real measure of our love is to always love without measure. Happy Valentine's Day.

Until Next Month, Warmly, Carolyn

### SPECIAL CONVENTION BY MAIL

National President Cynthia Maleski issues a call to a Special Convention by mail per the FCSLA Bylaws. Under consideration for approval are mergers with Polish Union of The United States of North America ("PUNA") based in Wilkes-Barre, PA and founded in 1890, and Polish Women's Alliance ("PWAA") based in Chicago, IL. and founded in 1898, with FCSLA being the surviving entity. Official ballots sent to credentialed delegates must be postmarked by March 1, 2017 in order to be counted. An approved merger with these like-minded fraternal benefit societies with shared Catholic values and similar Slavic traditons will grow membership and add new markets for FCSLA.

# **OUR LADY OF LOURDES**

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

Bernadette Sougirous, along with her sister and a friend went from home in Lourdes to gather wood near the Gave River, as was their custom in February, 1858. Bernadette was separated from the other two with her. Attention was twice drawn to a bush that was rustling near the grotto. As she neared the bush and grotto, she caught sight of a woman dressed in white with a blue sash and a Rosary dangling from her arm. Without speaking, the Woman in white and Bernadette prayed the Rosary together. After they completed it, the woman disappeared. The other two children then approached Bernadette and asked her what she was doing. She told them about the lady but they scoffed it off. Thus on the eleventh day of that month began the apparition of the Blessed Virgin Mary with Bernadette. At the third apparition, the lady spoke to Bernadette and asked her to come to the grotto for the next fourteen days, two of which the lady did not appear.

Initially, nobody – family, friends, priests, and hierarchy – believed Bernadette, eventually, however, the amount of people continued to grow. Gradually, the Lady in white told the young girl of fourteen, promised Bernadette, that she would be happy in the next life, "to drink from the spring and wash in it," (The first miracle attributed to the apparition of 1 March) "to build a chapel here"; and "you will pray to God for sinners." On 25 March, the Lady revealed to Bernadette; "I am the Immaculate Conception." The last apparition occurred on 16 July, and from that time forward, when one hears the city of "Lourdes", one thinks of the multitude of cures from illnesses.

Today over six million people visit Lourdes, second only to Paris and is the third most popular Catholic Pilgrimage destination. I have never been there but people who have say it is most impressive and quite a spiritual experience.

Bernadette had no more visions. She died at the age of 35, having joined a group of Sisters whose ministry was nursing. Her convent was a distance from Lourdes, something she very much desired.





FIRST CATHOLIC SLOVAK LADIES ASSOCIATION CELEBRATES



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

FEBRUARY 2017

# Message from our National President CYNTHIA M. MALESKI

Dear Fellow Fraternalists:

We are in the midst of celebrating our society's 125th Anniversary, as announced in the January, 2017 magazine.

#### NEW GROWTH OPPORTUNITY FOR GENERATIONS TO COME

During this Anniversary year, it is fitting indeed that, upon authorization given by our board of directors, I have issued a call to a

Special Convention by mail, according to our bylaws, for the specific purpose of considering and approving mergers with Polish Union of the United States of North America ("PUNA"), based in Wilkes-Barre, Pennsylvania and founded in 1890 and Polish Women's Alliance of America ("PWAA"), based in Chicago, Illinois and founded in 1898. These two like-minded fraternal benefit societies with Catholic values and similar Slavic traditions fit us well and serve to add to our membership and will add new markets for us.

We must applaud the vision of both the outgoing and incoming boards of directors, who have consistently and enthusiastically voted to move forward on these mergers every step of the way. In the last year and a half, committees of the board, and our managing officers studied and analyzed these relationships, negotiated the agreements, approved the mergers, and have authorized a Special Convention by mail to consider and approve them. Extensive due diligence has been done by our accountants, auditors, legal counsel, independent actuaries and others. More information can be found at www.fcsla.org. It is now in the hands of our credentialed delegates, elected by the branches, to vote to approve these relationships for the benefit of the growth our Association. We are ready to welcome and embrace these new members.

#### NEW SCHOLARSHIP INITIATIVE AND 125<sup>TH</sup> ANNIVERSARY APPEAL

The Philanthropic and Scholarship Committee of our board of directors composed of Virginia Holmes, Chair, Jeanette Palanca, Sue Ann Seich, Larry Golofski, Dorothy Urbanowicz and Cynthia Maleski, has recommended that the Anna Hurban Scholarship Fund, so designated by our board of directors and announced at our 2015 Quadrennial Convention, serve as the President's 2017 National Appeal. Funds collected will <u>add</u> to the Association's current \$250,000 annual level of funding for scholarship awards. Branches, districts and individuals may donate any amount which qualifies for a charitable deduction for federal tax purposes. Please make your check to First Catholic Slovak Ladies Association – Anna Hurban Scholarship Fund and send your donation to:

National President's Annual Appeal First Catholic Slovak Ladies Association National Headquarters 24950 Chagrin Boulevard Beachwood, Ohio 44122 Attention: National President, Cynthia Maleski

All donations will be acknowledged in *Fraternally Yours*. Additional details, including special giving levels, are forthcoming in an upcoming letter from me to the branches and districts and in the magazine. What an opportunity to add to our support for our young people! Thank you for your generosity in advance.

Happy Saints Cyril and Methodius Feast Day and Valentine's Day on February 14, and also Our Lady of Lourdes on February 11! What a perfect time to donate to the Anna Hurban Scholarship Fund in honor or memory of a loved one! **Cynthia M. 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.

# News from Your Fraternal & Youth Director

Kelly Shedlock

# FCSLA CONTINUES TO GROW



On November 17, 2016 I had the pleasure of opening two branches S-639 & J-538 in Holland, OH. The best part was it was within driving distance for me. No flights or delays! We had a wonderful turnout! A big "thank you" to Tim Snyder, Richard Goebel for all their hard

work in signing up so many new members! They were a real pleasure to work with. Also, thank you to Tim Snyder, and the first branch officers Katie Dickman and Andrea Schak for



# 12th Consular Tour of Slovakia and its Neighbors

#### July 29-August 11, 2017

Slovak Honorary Consul Joe Senko and his Slovak born wife, Albina, have assembled a deluxe tour of Slovakia which includes history-rich cities of Bratislava, Sastin, Skalica, Trencin, Bojnice, Rajecke, Teplice, Cicmany, High Tatras, Levoca, Kezmarok, Zdiar, Stara Lubovna, Kosice, Bardejov, Jedlinka and Presov. As you travel through the various regions of Slovakia, arrangements can be made for you to visit relatives or family towns and villages for an additional cost. These are just some of the highlights of our tour.

The tour includes airfare from Pittsburgh or Newark, 2 meals daily, four-star hotels, air-conditioned bus, a professional guide and more. For cost and a more detailed itinerary, contact Joe Senko at jtsenko@aol.com or 412-956-6000. choosing Shorty's Restaurant for dinner. The food was excellent and the staff was awesome and very easy to work with.

We started the evening off with introductions of some special guests that were in attendance: Regional Sales Manager - John Gonsiorek, Cleveland District President - Joyce Lechman, Cleveland District 2nd Vice President - Barbara Shedlock and Branch S-557



President - Donna Oros. I want to thank all of them for making the trip. Fr. James Auth led us in Grace before dinner. After dinner we played a game of FCSLA BINGO! I found



a BINGO generator game on the internet – you can create your own BINGO games. I used words that are commonly used by FCLSA. It was a HUGE hit by all ages in attendance. I had lots of goodies for them to choose from as their gift for getting BINGO! I received lots of positive feedback

about the game! I think it will be part of the opening dinners from now on.

Welcome to the FCSLA family branches S-639 & S-538! We are very excited to have you as part of our family! And I know from working with Tim over the past few months, this is going to be a very active and successful branch!

For more photos go to our website fcsla.org and our Facebook page.



# **2017 GIFT OF LIFE INSURANCE**

# FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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

January 1<sup>st</sup> through March 31<sup>st</sup>, 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 1<sup>st</sup>, 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

	F	EMALE				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

# East Chicago, Indiana - Sr. Branch 409 Hosts Annual Holiday Party

SNOW! SNOW! SNOW! It greeted our guests for our annual Christmas Party on the afternoon of Sunday, December 4, 2016 at Our Lady of Consolation in Merrillville, IN. Members and guests were greeted by officers of Branch 409: Agnes Chervenak (President), Jeanette Bramer (Financial Secretary), and Janice Vasquez (Jr. Branch 317 Financial Secretary).

Festivities started with grace being said by Rosie and Andrew Yurechko (members of Gary Jr. Branch 184). For lunch, guests were treated to delicious



Italian beef, mostaccioli, veggies, and salad. Jim Wagner (father of junior members 317 Olivia and Sophia Wagner) made homemade pumpkin cheese cake rolls and apple slices. Other desserts included homemade nut rolls, brownies and cookies.

Janice Vasquez (Jr. Branch 317 Financial Secretary) entertained the



junior members by making their own Christmas stockings and hats. We do have wonderful artists!

Everyone enjoyed caroling by our own Jr. Branch 317 members' choir under the direction of Sherry and Sara Anderson (member of Sr. Branch 409).

The main event of the afternoon was a visit from Santa (Kirby Hoskins, Sr. Branch 409 member). Santa distributed gifts of a wide variety including Star Wars coloring kits, fashion kits, pen figure painting, terrariums, and gift cards. Senior members were given gift bags of wine and candy. Gifts from the home office were also distributed to all of our guests.

A "BIG THANK YOU" to our setup and cleanup crew: John and Carol Yurechko, Jennifer Gard, Geraldine Tumidalski, Betty Ortiz, Jason Yurechko, Joann Banvich, Aggie and Julie DeRolf, Scott Parente, Mary, Kirby and Charlie Hoskins.







Brand new member Aria Chervenak of Branch 317 attended her first Christmas party!





# **Branch W001 Scholarship News**

Branch W001 of New Prague, Minnesota awarded scholarships to the following members:



SAMANTHA BISEK EGBERT of New Prague, MN attending Brigham Young University in Provo, UT.



JENA NICKOLAY of Wayzata, MN attending University of Minnesota in Minneapolis. MN.



MICHAEL

SCHUMACHER of New Prague, MN attending Bemidji State University in Minneapolis, MN.



TRAVIS KROLL of Pemberton, MN attending Minnesota State University in Mankata, MN.



MELANIE KROYER of Longview, TX attending Texas A&M University, College Station, TX.



DILAN SIREK of New Prague, MN attending Vermillion Community College of Ely, MN.



TRISTAN KROLL of Pemberton, MN attending Bethany Lutheran College, Mankato, MN.

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





LIFE PAID UP AT 85 LIFE INSURANCE

Life Insurance for Families Life Insurance that becomes

paid up coverage at age 85.

- Issue ages are 0-75\*
- Minimum insurance amount is \$5,000 for ages 0-60 and \$2,000 for ages 61-75\*

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

(Contract 01-WL-05)



First Catholic Slovak Ladies Association of the United States of America a Fratemal Benefit Society domicical in Beachword, OH



FRATERNAL LIFE INSURANCE AND ANNUITIES

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

# Santa Visits Jr. Branch 157 in Monessen, Pennsylvania

The Annual Christmas Party of J157 was held at the New Alpine Club in Monessen, PA on December 3, 2016. As they arrived, each child was given a necklace of lights. They then proceeded to the craft table where they made ornaments to take home to put on their Christmas tree. President Dorothy Urbanowicz welcomed all members and guests followed by an invocation led by Rachel Funtal. Following lunch, the children received a bag of popcorn and settled down to watch a Christmas movie as they anxiously awaited the coming of Santa. They had a picture taken with Santa and received a treat bag. They were excited with the various goodies in the bag and are looking forward to the next event since they had such a good time. Flora Funtal, Chairman, was assisted by Cindy Pawelec, Rachel Funtal, Dororthy Urbanowicz and Rosemary Betza.









### 2017 Slovakia Heritage Tour – September 8-17, 2017

Celebrate the fall harvest and the beautiful culture, history and countryside of Slovakia, up close and personal, on the 2017 Slovakia Heritage ten-day, small group tour. From September 8-17, we'll explore important cities, medieval towns and historic sites as well as folk-life museums, the Tatry mountains and picturesque villages. We'll join in a few of the harvest and wine festivals that bring alive Slovakia's long music and craft traditions. Optional genealogical research, and ancestral village and family visits available. **For more information:** Visit <u>www.slovakiaheritage.com</u> or contact Judith Northup-Bennett, Slovakia Heritage Tours, 978-544-5144 <u>slovakiaheritagetours@qmail.com</u>.

# Holiday Celebration at McKeesport Branch 77

On Sunday, December 4, 2016 McKeesport Branch 77 held its annual Christmas Party/Meeting at Antonelli's in North Huntingdon. The party began at 2:00 p.m. with hors d'oeuvres. The meeting was opened by President Jerry Holmes with prayer and the pledge of allegiance. Minutes were read and the Treasurer's report was given. Virginia Holmes, Treasurer and National Trustee, updated the members on current Home Office business. Carol Yurechko and Mary Ann O'Neil reported on the audit. The Senior and Junior branch books are in order. The officers extended Christmas greetings to the members.

The Memorial Service was conducted and the names of Branch 77 members who passed away in 2016 were read as a gong was sounded. Family members of the deceased were invited to accept a votive in honor of their loved one.

The election was held and all current officers were reelected. Branch officers are Jerry Holmes, President; Audrey Podlesny, Vice President; Virginia Holmes, Treasurer; Mar-



ian Greenland, Financial Secretary; Judy Fedor, Recording Secretary/ Junior Secretary; Carol Yurechko, Auditor; Mary Ann O'Neil, Auditor. Judy Hornfeck administered the oath of office. The meeting was adjourned and closed with prayer.

Branch President Jerry Holmes addresses the members.

Dinner was served and drawings were held. The membership enjoyed the music of the International Gypsy as entertainment for the festivities.



View of Antonelli's banquet room.



Branch Officers – Judy Fedor, Audrey Podlesny, Carol Yurechko, Mary Ann O'Neil, Jerry Holmes, Virginia Holmes, and Marian Greenland.

# Jr. Branch 115, Clairton, PA Scholarship Luncheon

Riley Burnsworth, a first grade elementary school scholarship winner, was honored at a luncheon on August 19, 2016 at the Red Lion Restaurant in Elizabeth, PA. Senior president Gerald LaFrankie presented Riley a check from the branch. Riley is the daughter of Chad Burnsworth and Rebecca Maksin of Finleyville, PA. Riley and her twin sister Taylor are members of J115. Her mother Rebecca Maksin and grandmother Roseanne Maksin are members of S177. Riley and her sister Taylor will be attending Mt. Lebanon Montessori in Mt. Lebanon, PA. the school is introducing a new music program which Riley is looking forward to. Reading is her favorite subject.



Front row (L-R): Riley and Taylor Burnsworth. Back row: Gerald LaFrankie, Monica LaFrankie, Rebecca Maksin and Roseanne Maksin.

### **Branch W093 Halloween Party**

FCSLA Branch W093, Tabor, SD held a potluck supper Halloween party on October 23, 2016 at 5 p.m. in Beseda Hall. The members that dressed for the occasion, competed for prizes for best costumes.



# 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 <u>Scholarship@FCSLA.org</u>
- 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	a scholarship appli (F	cation form by: PLEASE PRINT)		Postal Mail	🗆 Emai	I
Name					Br	anch No	
Address				_City	State	Zip	
Phone				E-	mail		
Application r	equested for follow	ing award:					
□ College	□ Graduate	High School	Seminary or	Deacon	□ Grades	1-4 🛛	Grades 5-8

### Branch 23/130 Holds Fall Meeting and Scholarship Awards Presentation

Branch 23/130 held a fall event at scenic Golden Mast Restaurant overlooking Okauchee Lake. A general meeting was held including the presentation of awards to those scholarship winners and applicants present. An elegant champagne brunch followed. You could tell that people enjoyed the event as many stayed to visit after the event ended.



Andrew and Katie Esterle



Ellen and Linda Yanke



Patrick, Kai and Cathy Braun



Anna Duelge and Kai Braun, FCSLA scholarship applicants pose with Ava Duelge, scholarship winner and presenter, Jr. Order Secretary, LuAnne Coyne.



Douglas and Mitchell Muffler



Members of the Mathison and Hitchcock families.



Jim Yanke

### Catherine Kovalchik Turns 101!

Catherine Kovalchik, turned 101 on December 4, 2016. She remains active in her beloved Branch 30 St. Ann's Lodge located in Youngstown, OH. Happy Birthday!



# WPSCA Slovak Heritage Programs

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.



of the United States of America a Fraternal Benefit Society domiciled in Beachwood, OH FRATERNAL LIFE INSURANCE AND ANNUITIES

# SUPER YOUTH TERM LIFE INSURANCE (80-SPEP-291)

The *Super Youth Term Certificate*, life insurance for ages 0-23<sup>1</sup>, is very unique in the insurance world. Parents can purchase \$50,000 of coverage for \$50 per year.

All the premiums they pay on the \$50,000 certificate will return as a conversion credit when the child's certificate is converted to permanent insurance (conversion is guaranteed). Or, at conversion, a credit of \$1 for each \$1,000 of insurance for each year the plan has been in effect, will be applied on the new plan.

As a member, the child is eligible for all membership benefits, including scholarships (after 3 Years as a member). The scholarship program runs from grade 1 through graduate school<sup>2</sup>.

#### **AMOUNT OF INSURANCE**

\$10,000 \$15,000 \$20,000 \$25,000 \$30,000 \$35,000 \$40,000 \$50,000

#### **ANNUAL PREMIUM**

\$14.00 \$21.00 \$28.00 \$30.00 \$36.00 \$42.00 \$48.00 \$50.00

<sup>1</sup>Medical questions and underwriting may apply. Future insurability guaranteed up to policy face. <sup>2</sup>Three year members are eligible to apply. Scholarships are not guaranteed.



For more information, contact your FCSLA Agent, Recommender or call the Home Office at (800) 464-4642

# **Branch W033 Annual Christmas Party and Meeting**

Branch W033 held their Annual Christmas Party and Meeting on Sunday, December 4, 2016 at St. Wenceslaus School Gym from 11:30 a.m. at 3:30 p.m. It was snowy leaving as 3 inches of new snow fell during the meeting. Forty-eight members braved the cold and eventual snow to enjoy a delicious pot-luck dinner with two meats, beverages, and place-settings supplied by the branch. The dinner was followed by the annual meeting, during which time the children went to the lunchroom to make Christmas decorations to take home to their families. The meeting was followed with four members receiving \$250 scholarships each. Santa then appeared with presents for





Vice-President Jerry Kuhn presents a \$250 scholarship to Sharon Kessler mother of winner Kellen Kessler.







Vice-President Jerry Kuhn presents a \$250 scholarship to Ron Stika, father of the winner Rachel Stika.



everyone! The day ended playing bingo for presents on the tree or cash prizes games and enjoying time spent with family and friends. In addition there were two candy jar guessing games, one for children and one for adults, and each lucky winner got to take the jar of candy home. Happy New Year to one and all!



Vice-President Jerry Kuhn presents a \$250 scholarship to Hannah Opat, sister of the winner Emyleigh Opat.





Vice-President Jerry Kuhn presents a \$250 scholarship to winner Levi Klemish.

# Whiting, Indiana Branch 81 Holiday Luncheon

Branch 81 of Whiting, IN hosted their annual holiday luncheon on Sunday, November 13, 2016, at Dynasty Banguets in Hammond, IN. It is a beautiful venue and numerous members gathered to observe the celebration. In addition to our loyal members, we were honored to have special guests



#### **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

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State \_\_\_\_\_ Zip \_\_\_\_\_

Phone #

Signature Required (Insured, Annuitant, Owner)

Date of Birth

(for ID purposes)

Today's Date

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

come out to socialize with us including our national director, Joann Skvarek Banvich, and her mother Betty Skvarek. Former national vice president, Rosemary Mlinarich, former national auditor, Betty Yurechko, and former Chicago district president Mary Therese Tylus also joined our festivities. The Chicago District president, Lorraine Gibas, and financial secretary, Jermilla Hlubocky attended as well. From our local sister branches, Betty Ortiz (S452), and Agnes Chervanak (S409) were also in attendance. We all had a wonderful time celebrating with one another and exchanging conversations.

Every guest in attendance received gifts of 2017 calendars and pens from the home office and were entered into raffles for centerpieces and door prizes from branch officers. Guests were also invited to purchase 50/50 tickets for cash prizes and give a free will offering to benefit the Whiting Food Pantry. Through the generosity of our branch and members, we were able to donate \$600 to the food pantry. Our sincere gratitude to everyone who helped to make our holiday party a success. All who attended had a great time and are looking forward to our next fraternal gathering.







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

Albert Heiles

member Valentine's Day. It is a day to do something special, to say something special or show a loved one how much you love them.

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

How about a new idea? Consider buying a life insurance policy on your life which will care for your loved one if something happens to you. Or consider establishing a new life insurance policy for a spouse, child or grandchild to protect for the future or begin a foundation for a financial plan for them. Life insurance can be purchased with a single premium or with ongoing premiums. Policy size can be a minimum of \$5,000.00 face amount or can be personalized to the amount that suits your wallet and your wishes.

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

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

Have a Happy, but meaningful Valentine's Day.

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

# **Attention**?

If you would like to receive Fraternally Yours by email instead of through the mail please return this form to the attention of Marie Dalpiaz at the Home Office.

Name: \_

Address:\_\_\_\_\_

City: \_\_\_\_\_ Zip \_\_\_\_\_

Email Address: \_\_\_\_\_

# MATCHING FUNDS ACTIVITIES

#### Jr. Branch 170

Soup and Bake Sale

On November 20 and 21, 2016, J170 of Charleroi, PA joined with the Confraternity of Christian Mothers, Mary Mother of the Church and held a homemade soup and bake sale. The sale was a huge success.



#### Sr. Branch 177 Spaghetti Dinner

Sr. Branch 177. Clairton, PA sponsored a spaghetti dinner, a matching funds activity, to benefit St. Isaac Jogues Parish on Sunday, September 11, 2016. The dinner was served in the church social hall in Elrama. PA. Branch members and parishioners cooked and served spaghetti and meatballs. made desserts



Gerald LaFrankie (left), Monica La-Frankie (right) presenting the check to Rev. Robert J. Boyle.

and a wreath with lottery tickets and a mum plant with gift card for the raffle. The matching funds activity raised \$1,344. Sr. Branch 177 and St. Isaac Jogues Parish would like to thank FCSLA for the matching \$600 check.



St. Isaac Jogues parishioners in the kitchen.



Jack Konick, J115 and Monica LaFrankie, S177.

# Sts. Cyril and Methodius, Feast Day — February 14th

Cyril and Methodius must have often wondered, as we do today, how God could bring spiritual meaning out of worldly concerns. Every mission they went on, every struggle they fought was a result of political battles, not spiritual, and yet the political battles are forgotten and their work lives on in the Slavic peoples and their literature.

Tradition tells us that the brothers Methodius and Constantine (he did not take the name Cyril until just before his death) grew up in Thessalonica as sons of a prominent Christian family. Because many Slavic people settled in Thessalonica, it is assumed Constantine and Methodius were familiar with the Slavic language. Methodius, the older of the two brothers, became an important civil official who would have needed to know Slavonic. He grew tired of worldly affairs and retired to a monastery. Constantine became a scholar and a professor known as "the Philosopher"



in Constantinople. In 860 Constantine and Methodius went as missionaries to what is today the Ukraine.

When the Byzantine emperor decided to honor a request for missionaries by the Moravian prince Rastislav, Methodius and Constantine were the natural choices; they knew the language, they were able administrators, and had already proven themselves successful missionaries. But there was far more behind this request and the response than a desire for Christianity. Rastislav, like the rest of the Slav princes, was struggling for independence from German influence and invasion. Christian missionaries from the East, to replace missionaries from Germany, would help Rastislav consolidate power in his own country, especially if they spoke the Slavonic language.

Constantine and Methodius were dedicated to the ideal of expression in a people's native language. Throughout their lives they would battle against those who saw value only in Greek or Latin. Before they even left on their mission, tradition says, Constantine constructed a script for Slavonic -- a script that is known today as glagolithic. Glagolithic is considered by some as the precursor of cyrillic which named after him.

Arriving in 863 in Moravia, Constantine began translating the liturgy into Slavonic. In the East, it was a normal procedure to translate liturgy into the vernacular. As we know, in the West the custom was to use Greek and later Latin, until Vatican II. The German hierarchy, which had power over Moravia, used this difference to combat the brothers' influence. The German priests didn't like losing their control and knew that language has a great deal to do with independence.

So when Constantine and Methodius went to Rome to have the Slav priesthood candidates ordained (neither was a bishop at the time), they had to face the criticism the Germans had leveled against them. But if the Germans had motives that differed from spiritual concerns, so did the pope. He was concerned about the Eastern church gaining too much influence in the Slavic provinces. Helping Constantine and Methodius would give the Roman Catholic church more power in the area. So after speaking the brothers, the pope approved the use of Slavonic in services and ordained their pupils.

Constantine never returned to Moravia. He died in Rome after assuming the monastic robes and the name Cyril on February 14, 869. Legend tells us that his older brother was so grief-stricken, and perhaps upset by the political turmoil, that he intended to withdraw to a monastery in Constantinople. Cyril's dying wish, however, was that Methodius return to the missionary work they had begun.

He couldn't return to Moravia because of political problems there, but another Slavic prince, Kocel, asked for him, having admired the brothers' work in translating so much text into Slavonic. Methodius was allowed by the pope to continue saying Mass and administering baptism in the Slavonic tongue. Methodius was finally consecrated bishop, once again because of politics --Kocel knew that having a Slavonic bishop would destroy the power of the Salzburg

hierarchy over his land. Methodius became bishop of Sirmium, an ancient see near Belgrade and given power over Serbo-Croatian, Slovene, and Moravian territory.

The German bishops accused him of infringing on their power and imprisoned him in a monastery. This lasted until Germany suffered military defeats in Moravia. At that time the pope intervened and Methodius returned to his diocese in triumph at the same time the Germans were forced to recognize Moravian independence. There was a loss involved -- to appease the Germans a little, the pope told Methodius he could no longer celebrate liturgy in the vernacular.

In 879 Methodius was summoned to Rome to answer German charges he had not obeyed this restriction. This worked against the Germans because it gave Methodius a chance to explain how important it was to celebrate the liturgy in the tongue people understood. Instead of condemning him, the pope gave him permission to use Slavonic in the Mass, in Scripture reading, and in the office. He also made him head of the hierarchy in Moravia.

The criticism never went away, but it never stopped Methodius either. It is said that he translated almost all the Bible and the works of the Fathers of the Church into Slavonic before he died on April 6 in 884.

Within twenty years after his death, it would seem like all the work of Cyril and Methodius was destroyed. Magyar invasions devastated Moravia. And without the brothers to explain their position, use of the vernacular in liturgy was banned. But politics could never prevail over God's will. The disciples of Cyril and Methodius who were driven out of Moravia didn't hide in a locked room. The invasion and the ban gave them a chance to go to other Slavic countries. The brothers' work of spreading Christ's word and translating it into Slavonic continued and laid the foundation for Christianity in the region. What began as a request guided by political concerns produced two of the greatest Christian missionaries, revered by both Roman Catholic and Eastern Orthodox churches, and two of the fathers of Slavonic literary culture.



# IN MEMORIAM

#### URSZULA ("LU" or "LULA") LITAVECZ, S287

Urszula ("Lu" or "Lula") Litavecz of Highland, IN passed away June 21, 2016, surrounded by her family. Lula was born August 26, 1950 to Stanislaw and Janina Kalwinski in Morpeth, England. Lu was the beloved of Alan, her husband of 43 years. She leaves behind two children: Chris Litavecz and Michelle (Jeff) Gale and one grandchild, Ethan Litavecz. Survived by her brothers: Mark ("Marek") (Linda) Kalwinski, Stanley (Alice) Kalwinski, and Myron (Kathryn) Kalwinski; brother-in-law, Deacon Robert (Barbara) Litavecz; sister-in-law, Vivian (late Richard) Devine; and many nieces and nephews. Lu was a 1968 graduate of George Rogers Clark High School and a long-time NIPSCO employee. She was a rabid Blackhawks fan, animal lover, avid reader, and lover of Polish food and the British royal family. In lieu of flowers, the family requests that donations be made to Humane Society of the Calumet Area.

#### EDWARD B. PETRIK, W093



Edward B. Petrik, 81, died June 24, 2015 in Tyndall, SD was born July 26, 1933 in Tabor, SD, the son of Edward L. and Lillian (Faltin) Petrik. Ed graduated from Tabor High School; received his Bachelor's degree from Southern State Teacher's College and his Master's degree from the University of South Dakota. Ed served two years in the U.S. Army during the Korean Conflict. Ed was also a charter member of the

Springfield Unit of the S.D. Army National Guard. Ed married Wilma Carda in Wagner, SD on June 16, 1958. Ed taught nine years at Crofton, NE as an industrial arts and history teacher and eight of those years as an administrator of Crofton High School. Ed then worked as a job counselor at the Springfield Correctional Facility until he retired. Ed was involved in community service in Crofton and was a member of St. Rose of Lima Catholic Church. He was a life member of Dwight Wood American Legion Post #132 in Springfield. Thankful for having shared his life are his wife Wilma of Tyndall; children: Diane (Gene) Nelson of Valley Point, WV, Peggy (Todd) Koan of Owatonna, MN, Jeff (Sally) of Hillman, MI and Mary (Blane) Beilke of Bettendorf, IA; seven grandchildren; six great-grandchildren; brother Ralph (Judy) of Overland Park, KS; sister-in-law Alice Petrik of Springfield; brothers and sisters-in-law: Dale (Bonnie) Carda of Wagner and Ilene (Bob) Doty of Greeley, CO; and many nieces and nephews.

#### WILLIAM HANSFORD DUNN, JR., S211

William Hansford Dunn, Jr. died on July 16, 2016. He was born in Lawrence, KS on November 30, 1922. He is survived by Elizabeth Ann Dunn, his wife of 67 years, his brother John Bruce Dunn of Leawood, his sister Judith Glaspie of Oklahoma City, his son William F. Dunn of Kansas City, KS, his son John Thomas Dunn of Kansas City, MO, and his daughter, Catherine Ann Dunn of Valencia CA. He also leaves his four grandchildren. Bill was a member of Masonic Lodge 153 in Prairie Village. He served in the U.S. Army in World War II, in both the European theatre and the Phillipines. He spent his working life in the building supply industry, working into his late eighties. He was a music lover, for a time playing trombone professionally. He took piano and arranging lessons until three weeks prior to his death. He was an enthusiastic golfer, and enjoyed many years as a member of the Hillcrest Country Club. Bill took great delight in fellowship with his family and friends, who will miss him dearly.

#### **MILDRED KING EXLEY, SZJO**

Mildred King Exley, 92, wife of the late Gordon Rudolphus Exley, formerly of King of Prussia, PA passed away on July 17, 2016 in Douglassville, PA. Born on March 20, 1924 in Pottstown she was a daughter of the late Michael and Mary Rose (Pipko) King. Mildred was a graduate of Pottstown High School, and then began her career for Kessler's Department Store, in Pottstown, where she was a favorite employee of the Kessler Family. She became a stay at home mother, and then returned to work as the secretary for Mr. Lenhart at Lenhart Press in Norristown. She retired as a secretary from the John Hancock Group Insurance office in Bryn Mawr in the mid 90's. She enjoyed big family gatherings at holidays and in her later years focused on time spent with her grandchildren. Mrs. Exley is survived by her son: Mark King Exley, husband of Jill, of Spring City; four grandchildren; a great-granddaughter; and a niece.

#### POLLY MARIE MYERS (VASEK), S421



Polly Marie Myers (Vasek), 41, of Westmont, IL. Beloved mother of Summer and the late Athena Myers (2002). Cherished daughter of Kathleen and Jerry Vasek, loving sister of Rosie Vasek, Katie (Mike) Vollmer and Johanna (Keith) Bray, caring niece of Lorraine Vasek, Peggy and Kelly McClain, Janet Merutka and Debbie (Mike)

Brooks-Kuhlman. Along with her infectious smile – Polly was a gifted artist, an excellent cook, baker and gardener. Polly was very active with Bethel Evangelical Lutheran Church in Westmont and the Westmont A.A. where memorial contributions may be sent.

#### MARY ELIZABETH LOHMEIER, W026



Mary Elizabeth Lohmeier, 82, of Rawlings, MD passed away on July 20, 2016. Born on May 2, 1934 in Wahoo, NE, she was the daughter of the late Rose and John Svoboda. Mary Beth graduated from Wahoo High School in 1951. After graduation, she moved to Lincoln, NE where she was a dental assistant. While in Lincoln, she

met the love of her life, Larry Lohmeier. On June 1, 1957, Larry and Mary were married in Weston, NE. This is where Larry and Mary started their adventure in life. Larry was an OSI agent in the United States Air Force, and they were stationed in Lincoln, NE; Wichita, KS; London, England, and Seattle, WA. While in Seattle, Larry was sent to Vietnam, and Mary did like many military wives, stood strong on the homefront raising three young children and taking care of everything while worrying about her husband. Their next assignments were Denver, CO, and Cumberland, MD. They retired from the USAF and remained in Maryland. Besides being a homemaker, she and her husband owned and operated Larry and Mary's General Store in Rawlings, MD, where she worked when the children were in school. Mary Beth is survived by her husband of 59 years, Larry, and her children, Cindy Palumbo and her husband Frank of Rawlings, MD; Kay Arnold and her husband Doug of Pickerington, OH; Larry Lohmeier and his wife Kim of Lafayette, IN; and Tony Lohmeier and his wife Carole of Byrn Mawr, PA. Mary also leaves behind eight wonderful grandchildren, and one great grandson. Mary and Larry were members of St. Ambrose Catholic Church, Cresaptown, MD.

#### MARY M. GRAHAM, S098

Mary M. (Metil) Graham, 83, of Unity Township, PA, died July 26, 2016. She was born December 24, 1932, in Marguerite, a daughter of the late John and Anna (Chockota) Metil. Mary was a graduate of St. Xavier Academy and worked at Latrobe Construction, where she met her husband. After raising her family, she worked in direct sales with Stanley Home Products and House of Lloyd/Christmas Around the World, through which she earned trips to travel the globe. She was a member of St. Vincent Basilica Parish, Sacred Heart Church, and a lifetime participant at St. Benedict Catholic Church, Marguerite, and active with the Rosary Altar Societies and church festivals. Mary was a member of the American Legion Post No. 515 Ladies Auxiliary, serving as poppy chairman for years. She is survived by her husband. Charles Dale Graham Sr.; four daughters, Charlotte, Kathleen and Amy Graham and Barbara Graham Bosco; two sons, David and George Graham; three granddaughters and a number of nieces and nephews.

#### J. JACKIE STINEBAUGH, S627



J. Jackie Stinebaugh, age 89, of Council Bluffs, IA, passed away July 29, 2016. She was born February 4, 1927 in Martinez, CA to the late Quinton and Helen (Boyer) Hunt. Jackie taught school in Red Oak, IA before coming to Council Bluffs to teach at Hoover Elementary School. She retired from Iowa School for the Deaf. Jackie was a member of Kappa Kappa

lota. Jackie was also a member of St. Marks United Methodist Church. Jackie married Stanley Stinebaugh on October 28, 1950 and together they had one son, Jerry Stinebaugh. In addition to her parents she was preceded in death by her husband, Stanley and her son, Jerry Stinebaugh; brother, Jerry Hunt. Jackie is survived by her extended family, Ron Butch and Karen Ettleman and their family, Joan Bursik, Margaret Kruse and Jan Warnke.

#### **REVEREND EDWARD JOSEPH ARDOLF, W049**



Reverend Edward Ardolf, 79, of Nicollet, MN died August 1, 2016. Edward Joseph Ardolf was born July 20, 1937 in Silver Lake, MN to Albert P. and Cecelia (Pavlish) Ardolf. He attended St. Joseph Catholic School and graduated from Silver Lake High School in 1955. He attended St. Paul Seminary and was ordained in 1964. Father

Ed served the following parishes: Holy Trinity, Winsted; Cathedral, New Ulm; Holy Rosary, North Mankato; St. Raphael, Springfield; Canby and St. Leo; St. Mary's, Sleepy Eye; St. Paul's, Nicollet, and St. Mary, New Ulm. He retired in 2014. In his spare time, Father Ed enjoyed fishing, traveling, playing cards, watching sports on TV, and spending time with family. Survivors include his sister, Sister Miriam Ardolf, OSB of St. Benedict Monastery in St. Joseph, MN brother-in-law, Jim Decker of Mankato; and nieces and a nephew.

#### **LEE BRANNIGAN, S55**

Lee Brannigan, 62, of Fords, NJ passed away August 4, 2016. Mr. Brannigan was born in Elizabeth to the late Thomas

and Elizabeth (Yurasik) Brannigan and had lived all of his life in Fords. Lee was a US Navy Veteran of the Vietnam War. He was employed as a truck driver with Elaut U.S.A. in Lakewood for the last 36 years. Lee was a member of Our Lady of Peace RC Church, Fords and an associate member of the Fords VFW Post 6090. He is survived by his loving wife, of 36 years, Maureen "Renee" Dunn Brannigan, his two beloved daughters, Leigh-Ann Burgos of Fords and Erin Masters and husband Joseph of Port Reading, his three brothers Gerald Brannigan of Kissimmee, FL, Eugene Brannigan of Barnstead, NH and Gary Brannigan of Howell, his four dear grandchildren, and also several nieces and nephews.

#### **FLORENCE WELLINGTON, S55**



Florence M. Wellington, 85, of Mahanoy City, PA passed away October 11, 2016 after a short stay at Broad Mountain Nursing Home, Frackville. Born in Mahanoy City, November 3, 1930, Florence was a daughter of the late George and Mary Katchmaric Singlar. A 1948 graduate of Mahanoy City High School, Florence

worked in local factories, and the Pennsylvania Discount Grocery Store in Mahanoy City, but was predominately a homemaker raising her family. She was a member of St. Teresa of Calcutta Catholic Church, Mahanoy City. Florence enjoyed reading, doing crossword puzzles and spending time with family. She especially liked to cook. Her unique family recipes have been shared with generations of family members, and will continue to be a part of family dinner traditions such as Christmas Eve Holy Supper. Florence was the vice president of Branch 55, and a member of the Frackville Senior Citizens. Those who will keep her memory alive include daughter, Mary Lou Henninger and her spouse, Wayne, Frackville, PA; eight grandchildren and five great-grandchildren.

#### **HELEN MARIE FINGER, S133**

Helen Marie Finger, 89, passed away June 10, 2016. She was born August 27, 1926, in Timken, KS, the daughter of Bohumil (B.F.) and Rose Mary Vsetecka Pechanec. A lifetime area resident, she was a teacher and homemaker. She was a founding member of the Holy Rosary Catholic Church, Burdett, was a member of the Sacred Heart Catholic Church, Larned, Altar Society, Laudator PSR of Religion, a 4-H leader for Rozel Rockets, she served on the Election Board, was a faithful donor at the Blood Drives, was Lay Chaplain at the Department of Corrections and the Larned State Hospital. On May 11, 1948, she married Marvin Sylvester Finger in Timken. He passed away September 14, 2006. Survivors include: five sons, Donald, (Marsha) of Quinter, Edward, (Arlene) of Andover, Marvin Jr. of Eugene, OR, Stanley of Wichita, Steven (Jeanne) of Spokane, WA; three daughters, Mary Mitchell (Jim) of Rozel, Trish Stacey (Steve) of Hutchinson, Beverly Biehl (Allen) of Austin, TX; brother, Frank (MaryAnn) of La Crosse; sister, Mary Urban of La Crosse; 22 grandchildren; and 18 great-grandchildren. Memorials may be sent to the Marvin Finger 4-H Endowment Fund or the Sacred Heart Catholic Church Parish Center both in care of Beckwith Mortuary, P.O. Box 477, Larned, KS 67550.

#### **MARYANN PUK KUZEMKA, S38**

Maryann Puk Kuzemka of Churchville died on August 17, 2016.

Continued on page 20



# IN MEMORIAM

She was 85. Maryann was the beloved wife of the late Edward J. Kuzemka. Born in Wilkes-Barre, PA, she was the daughter of the late Paul and Mary Dey Puk. Maryann had been a resident of Churchville for over 40 years and was a parishioner of St. Vincent dePaul Church in Richboro. She was active with her husband in the St. Francis Senior Group at Our Lady of Good Counsel and she enjoyed their many gatherings and trips. She will be greatly missed, but always loved by everyone who has had the privilege to know and love her. Maryann is survived by her loving and devoted children and their spouses, Elaine and Walter Bearse of Melrose, MA, Edward Kuzemka and Rebecca Abruzzino of Ellenton, FL, and Paul Kuzemka and Gina of Linwood, NJ. She is also survived by her sister Lillian Brodoski. Contributions in her name may be made to St. Vincent dePaul Church.

#### **BARBARA ANN (KORDOS) MAY, S563**



Barbara Ann May (nee Kordos) 74 years young, earned her Angel wings on August 5, 2016. Treasured wife to Henry May, Jr. (deceased) for 37 years. Cherished mother of John (Laura) and Steven (Ky). Loving grandmother of Kelsie Kinsey. Dear daughter of Sophie and Martin Kordos (both deceased). Loving Aunt to four, great Aunt to five and devoted Momma to her precious pooch, Libby. Barbara was a Pharmaceutical Technician for Revco/CVS, for over

30 years, in Willowick and Euclid, OH. She was a member of the St. Basil Resurrection Choir, Brecksville Women's Club, Christ Child Society, Red Hat Society, Mentor Clowns, Independence Seniors organization, and St. Basil ministries where she volunteered for many events. Barbara loved dressing up to visit tea rooms and traveling on bus trips with her family and friends to view Gods beautiful creations. She always showed her unconditional love and put others before herself, much like her father Martin. She was well known for her smile, joy, and contagious laughter that followed her anywhere she went. In lieu of flowers, donations in Barbara's name can be made to St. Jude Children's Research Hospital, PO Box 50, Memphis, TN 38101-9929.

#### LOUIS REY, W077



Louis Rey, 89, beloved husband, father, and grandfather was received in his heavenly home on August 6, 2016. He was preceded in death by his parents and siblings. He is survived by his wife of 57 years, Ninfa Rey, his daughters Gloria Rey Chavez and Virginia Rey, honorary daughter and son, Hilda Rodriguez and Tomas Rey, three grandchildren; as well as two great-

granddaughters. He was a retired police officer, played many years for the El Paso Old Pros Baseball Team and was an inductee of the El Paso Baseball Hall of Fame.

#### MADELINE M. TROYAN, S350

Madeline M. Troyan, 95, died August 17, 2016. She was born May 15, 1921, in Shamokin, PA, a daughter of the late John and Emma (Mattis) Puhalski. Madeline was a lifelong resident of the Shamokin-Coal Township area. She was a member of the class of 1939 at Shamokin High School. She worked as a seamstress for the Arrow Shirt Factory and later in the garden department at Walmart. She was a devoted and active member of Mother Cabrini Church, the Rosary Society at Mother Cabrini and the former St. Mary's Church. She is survived by a daughter and son-in-law, Janice and Robert Mrowka, of Shamokin; four grandchildren; and four great-grandchildren. In lieu of flowers, relatives and friends are encouraged to make memorial donations to Mother Cabrini Church, 214 N. Shamokin St., Shamokin, PA 17872.

#### MARIE H. DVORAK, S158



Marie H. (Hritz) Dvorak, age 85, beloved wife of the late Albert A. Dvorak, with whom she shared 60 years of marriage, of Phoenixville, PA, passed away on August 11, 2016 in Pottstown, PA. Born in Phoenixville, PA, she was a daughter of the late George and Mary (Lesko) Hritz. Mrs. Dvorak was a graduate of Phoenixville High School. She served on the Board of Directors of the Phoenixville Hospital Auxiliary and the

Phoenixville Senior Center. She enjoyed working with children as a reading aide for the Phoenixville School District, and as a school crossing guard. Mrs. Dvorak was an active member of Sacred Heart Church in Phoenixville, where she was a member of the choir and the Women's Guild. With her compassionate nature, she loved volunteering in her community, and would often look after and cook meals for her elderly neighbors. Mrs. Dvorak is survived by her children, David Dvorak, Diane, wife of Terry Duncan, Edward, husband of Sandra Dvorak, Joanie, wife of Barry Reiter, Daniel, husband of Marlene Dvorak, and daughter-in-law, Ginny Dvorak; eight grandchildren; three great-grandchildren; and one sister, Patricia Giampietro. In lieu of flowers, memorial contributions may be made in her name to the Alzheimer's Association, 399 Market Street, Suite 102, Philadelphia, PA 19106.

#### MARY JEAN FIRCA, S144



Mary Jean Firca, 70, of Lake Bluff, IL, died on August 25, 2016. Born November 12, 1945 in Lorain, OH, she grew up right next door to the love of her life – her beloved husband, Joe. Although high school sent them in different directions, Jean and Joe were reunited at a mutual friend's wedding while Joe was home on a college break. All it took was one dance and the

rest was history — they eventually married September 9, 1967. She worked as an administrative assistant at Prudential Insurance (Ohio) and H.J. Heinz (Pennsylvania). She was a founding member and dedicated parishioner of Saint Mary of Vernon Catholic Church in Vernon Hills, IL. Jean especially enjoyed her work at the Hawthorn Animal Hospital in Vernon Hills where she shared her great love for animals. If there was anyone on this entire earth who heard the voice of God in their heart and followed it without question in order to help and serve others, it was Jean. Jean is survived by her beloved husband, Joseph Firca; daughter, Heather; and son Michael; sister Betty Ann Blakley (Chuck) of Vermilion, OH; brother, Donald Novak (Rosina) of Frederick, MD; sister-in-law, Anne Firca of Avon, OH; nieces and nephews and many wonderful cousins. In lieu of flowers, donations made to Lymphoma Research Foundation, <u>www.lymphoma.org</u>, would be greatly appreciated.

#### **MICHAEL A. FRYE, S277**

Michael A. Frye, 41, of Richeyville, PA, formerly of Youngwood, died August 26, 2016. He was born December 8, 1974, in Greensburg, son of Charles and Dolores (Katic) Frye. He was a member of Holy Cross of Youngwood and a graduate of Hempfield High School, Class of 1993. He worked at Gatelings Auto Parts Select Transport. He was a North American Van Lines owner/operator. He traveled all over the United States and started working oil fields in New York, Pennsylvania, West Virginia, Ohio, Colorado, Wyoming and Montana. He was a heavy equipment operator. He also worked for New Dominion Construction in Hickory. In addition to his parents, Michael is survived by his son, Cody; sister, Dawn Marie Frye-Ickes, of Whitestone, VA; brother, Dustin Charles Frye and wife, Mindy, of Coraopolis; a niece Marleah Marie; his aunt, Mary and uncle, Dave Geary; and several cousins.

#### **HELEN (KURTZ) REIDEL, S55**

Helen K. Reidel, 94, of Reading, PA died August 26, 2016. She was born in St. Clair, PA. She was the daughter of the late Michael J. and Mary T. (Dunlosky) Kurtz. Helen is survived by her son Timothy E., husband of Robinn L. Reidel of Reading. Other survivors include several nieces and nephews. Helen was a 1936 graduate of St. Clair High School and a 1943 graduate of the Pottsville School of Nursing. Helen proudly served her country during World War II in the United States Army Nurse's Corps from 1943-1945, achieving the rank of second Lieutenant. From 1945 until her retirement in 1998 she was employed as a surgical nurse, private duty nurse and a nurse for Dr. L.A. Gehris. She was a faithful parishioner of the Church of St. Benedict Roman Catholic Church, Mohnton, PA, where she was a member of the prime-timers. She was also active in the women's auxiliary of the Knights of Columbus. In lieu of flowers contributions can be made in Helen's name to the church at 2020 Chestnut Hill Road, Mohnton, PA 19540.

#### STEPHEN R. HAKY, JR., S433



Stephen R. Haky, Jr., 82, of Uniontown, PA left to join the love of his life, Janie Lou Haky, on August 30, 2016. He was born on February 26, 1934 in Uniontown, son of the late Stephen R. and Anna E. (Zira) Haky. He is survived by daughters, Stephanie Ann Georgiana and husband Larry of Uniontown, Kristan Jane Fazenbaker and husband Stephen of Frostburg, MD, Erica Lynn Hancheck and husband Thomas, of

McClellandtown, Jennifer Lynn Sterbutzel and husband Jesse of McClellandtown; and Amy Calkins of Vermont; 12 grandchildren; sisters-in-law, Mary Jane Haky, Judith Shepler and husband Larry of Hickory, NC.; a niece and nephew; daughter-in-law, Nancy Brown; extended family members, Ron Metros, Donald and Elaine Ringer, and many close friends. Steve was a graduate of St. John's High School and received a Bachelor of Science Degree from Penn State University School of Business Administration. He served his country in the United States Army with the Counter Intelligence Corp based in Baltimore, MD until 1958. In 1960 he graduated from Pittsburgh Institute of Mortuary Science, and joined the family business Haky Funeral Homes which he owned and operated until 1996. He remained as Consultant and Supervisor for the Stephen R. Haky Funeral Home, Inc. at Sylvan Heights Cemetery for the past 20 years. Steve was a lifelong member of St. Mary (Nativity) Roman Catholic Church, member of National Funeral Directors of America, Pennsylvania Funeral Directors Association, Southwest Funeral Directors Association, former member, past president and vice-president of the Jaycees, Uniontown, and member of countless fraternal organizations. Donations to St. Mary (Nativity) Roman Catholic Church or Cemetery, 61 N. Mt. Vernon Ave., Uniontown, PA 15401.

#### **GEORGE J. BOUC, JR. W026**



George J. Bouc, Jr., 84, of Ceresco, NE died on September 3, 2016 in Lincoln, NE. He was born August 17, 1932 in Ceresco, NE to George and Blanche (Pekarek) Bouc. George was a graduate of Wahoo High School in 1949. George was united in marriage to Caroline Sabata on August 9, 1958 at St. Mary Catholic Church in David City, NE. He served his country in the U.S. Army during the Korean Conflict until he was honorably discharged in 1955.

George was a member of St. Mary Catholic Church in Davey, NE, 3rd Degree Knights of Columbus #15647, lifetime member of the American Legion Post #308 in Weston where he held various offices for many years and former Commander, lifetime member of the V.F.W Post #10491 in Valparaiso, Disabled American Veterans in Lincoln, ASCS committeeman and trustee of St. Mary Catholic Church, Saunders County Live Stock Feeders Assoc., former member of the Saunders County Pork Producers Assoc. George was a diehard Boston Red Sox fan for over 68 years and enjoyed Polka music. He is survived by his wife of 58 years, Carole Bouc; son, Brian Bouc; nieces, nephews and cousins.

#### **CHARLES L. GORDON, S30**



Charles L. Gordon, 71, passed away September 9, 2016 in Youngstown, OH. He was born in Youngstown, on August 21, 1945 to William A. Gordon and Mary E. Mraz. He was the type of guy you could go to for literally any problem. He would either help you himself or knew someone who could and he did his best to make sure it happened. He adored his family, his friends, and definitely his dogs. He loved fishing, riding

his motorcycle, camping, and spending time with those he loved. He leaves to cherish his memory Joanne (Barr) Gordon, his loving wife of 25 years; his son Charles L. Gordon, Jr. (Debbie) of Florida; step-children, Paul (Mary) Mozingo of Florida, Cassandra Bradway of Florida, Laura (Mark) Sniffen of Florida, Jerry Mozingo of Struthers, Harold (Tracy) Mozingo of Struthers; brothers, Robert J. (Debbie) Gordon of Struthers, and John P. (Carol) Gordon of Florida; 15 grandchildren and 11 great-grandchildren.

HAVE YOU SIGNED UP A NEW MEMBER RECENTLY?

## 39th Annual Saints Cyril and Methodius Appeal

Thank you to all who made a donation to the 2016 Saints Cyril and Methodius Appeal. For many years, the Appeal relied upon contributions received from collections in Slovak parishes and individual donations. For the 2015 Appeal, this was supplemented by a direct mailing to clergy of Slovak heritage. This approach was so successful that the direct mailing was expanded for the 2016 Appeal to include fraternal branch presidents, and individuals and member bodies of the Federation. As a result, **the 2016 Saints Cyril and Methodius Appeal increased 44.2% over the previous year to \$51,385**. Thank you again for your generosity.

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.

Those who received a direct mailing for the 2016 Appeal should receive their letters for the 2017 Appeal by the end of January. The opportunity either to renew membership in the Slovak Catholic Federation or to become a member is being provided in this year's letter.

Donations in any amount to the 2017 Appeal are deeply appreciated and can also be made 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. Once again, thank you for your goodness and generosity to the Annual Saints Cyril and Methodius Appeal. Donations received before November 30, 2017 will be credited toward the 2017 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. Hvozdovic, 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.

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REPORT OF THE FCSLA NATIONAL TREASURER

**BALANCE SHEET AS OF SEPTEMBER 30, 2016** 

100570	, 2016	5
ASSETS Cash & Short Term Investments	\$	24,649,100
Bonds	φ	802,437,240
Preferred Stock		1,395,283
Common Stock		4,819,148
Investment Income Due & Accrued		12,273,779
Property Plant & Equipment, Net		5,423,746
Certificate Loans & Accrued Interest Other Assets		2,849,847 4,085,526
TOTAL ASSETS	\$	857,933,668
LIABILITIES	Ψ	007,000,000
Life Reserves	\$	253,676,741
Annuity Reserves		487,040,430
Death Claims Payable		2,222,096
Unearned Premiums Matured Endowments		477,101 324,692
Provision for Dividends Payable		1,400,000
Accumulated Dividends & Interest		4,449,426
Accrued Convention Donations		231,000
Provision for Future Conventions		143,000
Asset Valuation Reserve		7,944,513
Interest Maintenance Reserve Other Liabilities		1,070,491
TOTAL LIABILITIES	\$	<u>1,680,041</u> 760,659,531
Surplus	φ \$	97,274,137
TOTAL LIABILITIES AND SURPLUS	\$	857,933,668
	Ψ	007,000,000
INCOME STATEMENT For the Nine Months Ending September 30	201	6
REVENUE	, 201	0
Insurance Premiums	\$	2,797,514
Annuity Premiums	*	46,073,017
Investment Income		31,576,546
Amortization of Interest Maintenance Reserve		127,682
Rental Income		295,147
Other Revenue		7,088
TOTAL REVENUE	\$	80,876,993
EXPENSE		
Increase in Reserves — Life	\$	(52,256)
Increase in Reserves — Annuity		39,278,400
Insurance Benefits Annuity Benefits		5,145,313 21,287,618
Commission Expense		1,326,816
Surrender Benefits		
		3,178,799
Post Mortem Benefits		3,178,799 988,560
Miscellaneous Member Benefits		988,560 59,560
Miscellaneous Member Benefits Matured Endowments		988,560 59,560 16,561
Miscellaneous Member Benefits Matured Endowments Donation Expenses		988,560 59,560 16,561 80,165
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations		988,560 59,560 16,561 80,165 189,000
Miscellaneous Member Benefits Matured Endowments Donation Expenses		988,560 59,560 16,561 80,165
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fratemal Activities Official Publications Scholarship Awards		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Legal Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Legal Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Bonus to Branches Fratemal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accuarial Fees Legal Fees Consulting Fees Bonus to Branches Fratemal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849 210,523
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849 210,523 187,604
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849 210,523 187,604 64,711
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849 210,523 187,604
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849 210,523 187,604 64,711 142,446
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849 210,523 187,604 64,711 142,446 70,660 92,022 111,336
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fratemal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849 210,523 187,604 64,711 142,446 70,660 92,022 111,336 115,623
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fratemal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849 210,523 187,604 64,711 142,446 70,660 92,022 111,36 24,623 295,147
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Actuarial Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense	8	988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849 210,523 187,604 64,711 142,446 70,660 92,022 111,336 115,623 295,147 320,705
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense TOTAL EXPENSE	\$	988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849 210,523 187,604 64,711 142,446 70,660 92,022 111,336 115,623 295,147 320,705 77,439,836
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fratemal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense ToTAL EXPENSE Income (Loss) from Operations	\$	988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849 210,523 187,604 64,711 142,446 70,660 92,022 111,336 115,623 295,147 320,705 77,439,836
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fratemal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense ToTAL EXPENSE <b>Income (Loss) from Operations</b> Dividends to Members	\$	988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849 210,523 187,604 64,711 142,446 70,660 92,022 111,336 115,623 295,147 320,705 77,439,836 3,437,157 1,028,877
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Legal Fees Consulting Fees Bonus to Branches Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense TOTAL EXPENSE Income (Loss) from Operations Dividends to Members Subtotal Income (Loss)		988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849 210,523 187,604 64,711 142,446 70,660 92,022 111,336 115,623 295,147 320,705 77,439,836 3,437,157 1,028,877 2,408,281
Miscellaneous Member Benefits Matured Endowments Donation Expenses Change in Accrued Convention Donations Convention Expenses Bank Service Charges Data Processing Service Fees Accounting Fees Accounting Fees Bonus to Branches Fratemal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense ToTAL EXPENSE <b>Income (Loss) from Operations</b> Dividends to Members	\$	988,560 59,560 16,561 80,165 189,000 115,521 63,532 240,945 90,119 162,616 281,683 83,438 622,600 101,283 317,842 199,057 261,629 125,394 1,108,371 342,647 213,849 210,523 187,604 64,711 142,446 70,660 92,022 111,336 115,623 295,147 320,705 77,439,836 3,437,157 1,028,877



# Winter Snow Season Recipes

#### SLOW COOKER HONEY-GARLIC BABY BACK RIBS

2 (2<sup>1</sup>/<sub>2</sub> - to 3-lb.) racks pork baby back ribs (5 to 6 lb total)

#### Rib Rub

- 3 tablespoons paprika
- 1 tablespoon smoked paprika
- 1 tablespoon garlic powder
- 1 tablespoon mustard powder
- 1 tablespoon ground ginger
- 1 teaspoon salt
- <sup>1</sup>/<sub>4</sub> teaspoon allspice
- 1/4 teaspoon cayenne pepper

#### Sauce

#### 1<sup>1</sup>/<sub>2</sub> cups honey

- 3/4 cup reduced-sodium soy sauce
- 3/4 cup all-natural ketchup
- 10 cloves garlic, minced
- 1/4 teaspoon crushed red pepper flakes

Cut each rack of ribs in half. In a small bowl, prepare the spice rub by combining the paprika, smoked paprika, garlic powder, mustard powder, ginger, salt, allspice and cayenne pepper until well blended. Rub the spice mixture all over both sides of each rack of ribs, coating them evenly.

Stand the ribs along the walls of a large oval (or round) slow cooker (with wide ends down and meaty sides facing the exterior). Cover the slow cooker and cook on low for 6 to 8 hours, until the ribs are tender.

While the ribs are cooking, prepare the sauce by combining the honey, soy sauce, ketchup, garlic and crushed red pepper flakes in a large saucepan. Over mediumhigh heat, bring the mixture to a boil and then reduce to a simmer. Cook, stirring occasionally, for 15 minutes or until the sauce has thickened and reduced by about a third.

Position an oven rack 8 inches below the heating element and preheat the broiler. Line a large, rimmed baking sheet with heavy-duty aluminum foil. Use tongs and a metal spatula to transfer the ribs to the prepared baking sheet, meaty-side down. Spoon or brush the sauce over the ribs and broil them for 4 minutes. Carefully turn the ribs over, generously brush them with additional sauce and continue to broil for about 8 minutes, or until the ribs are browned and the sauce is caramelized, brushing with sauce once more about halfway through the cooking time.

Tent the ribs with foil and allow them to rest for 10 minutes before transferring them to a cutting board and slicing. Serve the ribs with leftover sauce.

#### CRISPY PARMESAN CHICKPEAS

- 1 15-ounce can chickpeas
  - (garbanzo beans)
- 2 tablespoons extra virgin olive oil
- 2 tablespoons finely grated Parmesan cheese
- 1/2 teaspoon garlic powder
- 1/2 teaspoon finely grated lemon zest
- <sup>1</sup>/<sub>2</sub> teaspoon dried oregano
- $\frac{1}{2}$  teaspoon coarse kosher salt
- 1/4 teaspoon freshly ground black pepper

Drain chickpeas in a strainer and rinse. Place chickpeas on several layers of paper towels and blot to dry completely. (This step is important to ensure that your chickpeas will get crispy.)

In a large nonstick skillet over mediumhigh heat, heat oil until it starts to glisten. Add chickpeas to hot skillet (be careful of any splattering) and cook until golden brown and crispy all over – approximately 20 minutes – stirring occasionally.

Once cooked, transfer chickpeas to a bowl. Sprinkle cheese, garlic powder, lemon zest, oregano, salt and pepper over the chickpeas and toss to coat.

Cool seasoned chickpeas on a parchment-lined baking sheet. Serve immediately or store in an airtight container.

#### ONE POT CHICKEN PARMESAN PASTA

1¼ pounds skinless, boneless chicken breast halves, cut into 1-inch pieces

- 1 tablespoon olive oil
- 1 medium onion, chopped (about ½ cup)
- 2 cloves garlic, chopped
- 1 can Condensed Cream of Chicken Soup or Condensed Cream of Mushroom Soup
- 3 cups Chicken Broth
- 8 ounces (about 2<sup>2</sup>/<sub>3</sub> cups) uncooked penne pasta
- ¾ cup grated Parmesan cheese
- 1 teaspoon coarsely ground pepper
- 1/4 cup fresh basil leaves cut into thin strips Season the chicken. Heat the oil in a

4-quart saucepan over medium-high heat. Add the chicken and cook for 5 minutes. Add the onion and cook for 5 minutes or until tender-crisp, adding the garlic for the last 1 minute of the cooking time, stirring occasionally.

Stir in the soup and broth. Stir in the penne and heat to a boil. Reduce the heat to medium. Cook for 15 minutes or until the penne is tender and the chicken is cooked through, stirring occasionally. Sprinkle with the cheese, black pepper and basil.

#### ZUCCHINI CORN BREAD WITH BACON

#### 1<sup>1</sup>/<sub>2</sub> cups coarse corn meal

2 cups buttermilk

- <sup>1</sup>/<sub>2</sub> pound apple or cherry wood smoked
- bacon (not maple)
- 2 cups flour
- 2 tablespoons baking powder
- 3/4 teaspoon baking soda
- 2 teaspoons salt
- 1/4 cup granulated sugar
- 1/4 cup brown sugar
- 2 tablespoons honey
- 1 tablespoon butter

#### 4 eggs

3 cups fresh shucked corn kernels (3 ears) 3 cups shredded zucchini

The night before making this corn bread, in a medium bowl, place corn meal and buttermilk and stir. Cover with plastic wrap and let sit overnight at room temperature.

The day of baking, cook bacon until crisp. Place bacon on paper towels to drain and crumble. Set bacon aside and reserve 5 tablespoons bacon fat.

Preheat oven to 350 degrees and place a 9x13 pan in the oven that has 3 tablespoons of the bacon fat in it. Let the pan and fat heat while you prepare the batter.

In a large bowl, sift flour, baking powder, baking soda and salt. Blend both sugars into flour mixture.

In a small bowl melt butter and honey in microwave just long enough to melt butter. Stir mixture then add the eggs. Beat with wire whip until combined. Add two tablespoons of bacon fat and beat again.

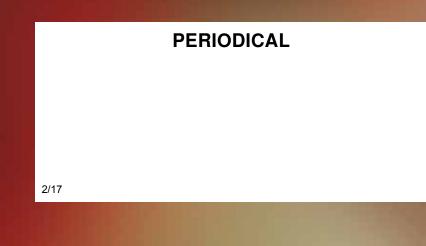
Pour the egg mixture into the corn meal mixture that was soaked overnight and stir.

Pour this wet batter into the flour mixture and stir to combine.

Fold in the corn and zucchini. Remove hot pan from the oven and carefully swirl the bacon fat around to reach all sides.

Pour the finished batter into the hot pan and sprinkle the crumbled bacon over the top, pressing it down into the top of the batter so it doesn't burn.

Bake in center rack for 45-50 minutes or until a tooth pick comes out clean. Cool 15 minutes and serve.



# **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.