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# Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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*Jesus Christ is risen today, Alleluia!*



ŽENSKÁ JEDNOTA

## Fraternally Yours, ŽENSKÁ JEDNOTA®



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ŽENSKÁ JEDNOTA,  
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## WHOSE LIST ARE YOU ON?

I had to say goodbye to someone recently who I knew I might not see again because they were in their final stages of life. For me, goodbyes like that are never easy, so I struggled with what I needed to say. It was during that struggle when I found myself thinking more about the people in my own life . . . co-workers, neighbors, family, and friends . . . many of whom I interact with on a daily basis. To be honest, I can't imagine my life without them yet sometimes I become so consumed with my own life that I take them for granted.

The reality is that I am truly blessed to be surrounded by many caring people and I bet you are too. There are those who are always there, sometimes off in the distance but always within reach whenever you need them. You may only see them once in awhile, but when you do you are made better, lifted up and energized by the time you shared with them. Then there are those certain people who come into your life, sometimes only briefly, yet they manage to literally become a part of your being. Not all people of course, but those special individuals, sometimes arriving into your life unexpectedly or under the strangest of circumstances, yet their pres-ence, and not necessarily their physical presence, lingers. These are the kind of people who, the first time you meet them, touch you in such a way that they leave a permanent imprint on your heart. They are the people you look for and hope to meet as you make your way through daily life. They make the journey easier. They may become close friends and begin to share in your everyday happenings. Others may just pass through, leaving behind bits and pieces of who they are.

So recently, I have been thinking about the many people in my life who fit into either of these groups. I realized that there are many people I depend on each day, sometimes just to make it through to the next, and then there are those who have passed through my life. For both, I am blessed beyond measure. It also brought up this question . . . "Am I one of those people?" Wouldn't it be great if we could become more like the people we personally depend on? Wouldn't it be great if we were to become one of those people who forever altered our own life? Aspire to be either. Aspire to be both! Like the old adage, "If you want a good friend, be one." or, "Be the change you want to see in the world."

Dear Friends,

During this month of Easter, of new life, look at the people around you who you love and depend on daily. Make a list of all of the qualities they possess that you admire and value. Now, take that same list and ask yourself, "Do I have those qualities too?" In other words, do you reflect those same qualities in the lives of others? If you do, then the people around you are also blessed and if you find you don't, it's never too late to make small changes. Think about it this way, "Whose list are you on?"

Until next month,  
**Warmly, Carolyn**

## Happy Easter

"Easter is...

Joining in a birdsong,

Eying an early sunrise,

Smelling yellow daffodils,

Unbolting windows and doors,

Skiping through meadows,

Cuddling newborns,

Hoping, believing,

Reviving spent life,

Inhaling fresh air,

Sprinkling seeds along furrows,

Tracking in the mud.

**Easter is the soul's first taste of spring."**

Richelle E. Goodrich, Making Wishes: Quotes, Thoughts, & a Little Poetry for Every Day of the Year



# THE PASSION, DEATH, AND RESURRECTION OF JESUS — A SON AND HIS MOTHER

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

We have taken on our annual Lenten resolutions last Ash Wednesday and in the midst of this month we celebrate the high point of the Christian calendar, the Sacred Triduum – Holy Thursday, Good Friday, and Easter. The three days commence with the Mass of the Lord's Supper on Holy Thursday; the celebration of the Passion of the Lord on Good Friday afternoon; and, culminates with the Easter Vigil at night and the Mass on Easter Sunday. The Sacred Triduum concludes on Easter Sunday evening with the praying of Vespers. We reflect with a profound spirit during these days of our salvation, days in which Jesus' mission were fulfilled. As the Apostles and Disciples of Jesus became more aware of the awesome reality of their salvation, so too, must we acknowledge and live that same reality every day of the year. The reality of the forgiveness of our sins and the new hope in the Resurrection are constant not only in the Sacred Triduum but each and every day of our lives.

The mother of Jesus, Mary, has a limited role in these sacred days of the Triduum from a scriptural viewpoint. The Apostles alone are mentioned in the Last Supper in all four Gospels. When it comes to the passion and death of Jesus the synoptic writers of the Gospels do not mention Mary by name but do state that "women" and "other disciples" were present at the Crucifixion (see Matthew

27:55-57, Mark 15:40-41, and Luke 23:49). In the Gospel of John, however, the author acknowledges Mary's presence. He wrote: "Near the cross of Jesus there stood His Mother, His Mother's sister, Mary the wife of Clopas, and Mary Magdalene. Seeing his Mother there with the disciple whom He loved, Jesus said to His Mother, 'Woman, there is your Son.' In turn He said to the disciple, 'There is your Mother.' From that hour onward, the disciple took her into his care" (19: 25-27).

Attention of Mary in the Gospels may be small, but she is present in a very important way in the history of salvation. The first two chapters of the Gospels of Matthew and Luke highlight her role as the Mother of Jesus. Mary is an important figure at the wedding feast of Cana introducing Jesus as God and human in his first miracle. Mary is present at the Death of Her Son, all of humanity's Savior. And we presume that she had to be overjoyed at the Resurrection of Her Son. We, like Mary, give thanks to the Father for the Birth, the Preachings, the Miracles, the Life, the Death, and the Glorious Resurrection of Her Son. Attention to us may be small in the history of humanity, but we, with Mary, stand at the Cross for forgiveness of humanity's sins and the hope of eternal joy at the Empty Tomb of Easter.

*Požehnané Veľkonočné sviatky!*

## MARKETING POSITION

First Catholic Slovak Ladies Association is seeking a professional with a block of meaningful marketing experience. Responsibilities include identifying and evaluating marketing strategies and characteristics; determining demands for products and services; recommending strategies for pricing and management of product distribution; developing distribution networks. This position is based in the home office in Beachwood, Ohio.

Detailed responsibilities include:

- Recommend marketing plans based on association's strategic plan;
- Develop and deliver data science analytical insights, metrics and tools for effective delivery of our products and services in target markets;
- Provide marketing input into sales, promotional activities and programs;

- Develop marketing communications based on developed plans;
- Identify, create and implement effective market automation tools; including web, social media and digital campaigns

Ideal candidate should have at least 3 years of relevant experience with a university degree in business; marketing and/or communications or other relevant field; able to work in a collaborative fashion; data analytic science skills. Basic software proficiencies expected, insurance knowledge desirable.

Parties interested in this full-time position with the above qualifications should submit a detailed resume and letter of interest to Jean Buday, Office Manager, First Catholic Slovak Ladies Association, 24950 Chagrin Blvd., Beachwood, OH 44122.

Resumes will be accepted until the position is filled with a suitable candidate.

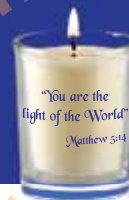


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**FIRST CATHOLIC SLOVAK LADIES  
ASSOCIATION**

# Message from our National President

## CYNTHIA M. MALESKI



### Our 125th Anniversary Year Celebrating Security, Faith and Traditions!



Dear fellow members,

When you receive this issue of the magazine we will be entering the Holy Season of Holy Week, Easter and the days following Easter. We have many proud and old traditions during this special time from the blessing of palms and pussy willows on Palm Sunday, palm weaving, the coloring of Easter eggs and egg decorating and the blessing of Easter foods and the Easter basket on Easter

Saturday. In my own family we have practiced these rituals for generations. I still use the handwoven Easter basket covers handwoven by my Baba in a small village in what is now Slovakia (then part of the Austria Hungarian Empire). They are true works of art with many color themes. My daughter Elizabeth loves this custom as well, especially preparing the specially prepared foods of Pascha bread, decorated eggs, ham and klobasa, Easter cheese (syrec or hrudka), horseradish (chren or hrin), a butter lamb, salt, homemade cakes and kolache to be blessed and eaten on Easter Sunday. It is these wonderful traditions that bind us together and interwoven into our Catholic faith and together as family members. We are indeed fortunate that First Catholic Slovak Ladies Association, through this magazine and branch events, provides us with the ways and means to carry them forward in so many ways. Let us continue to pray every day so that we can continue to be strong in our

faith and fortified through the sacraments, the rosary and all the gifts that our Church gives us to grow.

As we are in the midst of our 125<sup>th</sup> Anniversary year, it is fitting to note the good year we experienced in 2016. My annual report and that of other officers will be contained in the May issue of *Fraternally Yours*, I must thank our board of directors, managing officers, employees and all district and branch officers in this column for a job well done. We are financially and fraternally strong and achieved a number of records in the past year, including those of total annual revenue, surplus and number of matching fund projects and dollars. Our surplus well exceeds \$99 million. I encourage you to read the full reports for the details. The reports are for you, OUR MEMBERS!

I am happy to inform you that I have appointed, subject to approval by the board of directors, Mr. Steve Hudak as the National Treasurer of our association. Ms. Carolyn Bazik will continue in her role as National Editor. Both of these professionals bring a number of years of experience in these roles which provide the continuity that is necessary at this time of growth. We thank them for their ongoing service to our society.

Finally, I am pleased to announce that the mergers with Polish Union of the United States of North American (Wilkes-Barre PA) and Polish Women's Alliance of America (Chicago IL) were approved by the delegates of First Catholic Slovak Ladies Association by a significant margin. The approval process is underway in Ohio, Pennsylvania, and Illinois. The transition to bring these fine organizations into the FCSLA family has already begun.

Happy Easter to you and your family!

### Named National Treasurer of the FCSLA

Stephen C. Hudak, C.P.A. has been named National Treasurer for the First Catholic Slovak Ladies Association. Steve was first elected to the National Treasurer position in October 2011 at the Baltimore, MD convention. It is a position he has held since then and continued to hold on an interim basis throughout the restructuring of the FCSLA Board after the 2014 Bylaw revision. Steve, a certified public accountant, has over thirty years of experience in accounting, auditing, and finance. He worked in Bratislava, Slovakia as Director of Accounting, Auditing, and Valuation Services for Deloitte & Touche. He has a B.S. B. A. in Accounting from Bowling Green State University. He is President of Branch 481 in Cleveland, Ohio. Steve looks forward to his continuing service with FCSLA.

### Bazik Remains National Editor of the FCSLA

Carolyn M Bazik, MBA has recently accepted the position of National Editor for FCSLA. Ms. Bazik began her 10th year in this position this January. She served on the board of directors of FCSLA for 20 years prior to the board re-structuring in 2014. After the completion of her term on the board in 2015 she continued to serve as interim editor during 2016. Carolyn has a BS from Kutztown University in Education and an MBA in Finance from Wilkes University. She is on the Adjunct Faculty at Albright College since 2000 where she teaches Accounting and Finance. Carolyn is Financial Secretary/Treasurer of Junior Branch 46, Lansford, PA. She looks forward to continued service with FCSLA.

## Blessing Baskets



The blessing of food baskets on Holy Saturday is a long-standing Central/Eastern European tradition that has been brought to the U.S. by immigrants from Slovakia, Poland, Lithuania, etc. Many times the baskets of food are covered with elaborate, hand embroidered cloths that are only used on Holy Saturday.

The tradition celebrates our joy of the Resurrection. The foods in the basket are our Easter meal and represent fare traditionally abstained from during Lent (in times when Lenten regulations were much more severe than today): meat, butter, rich breads, desserts. The food is placed in a wicker basket and brought to the church on Holy Saturday where it is blessed in a short liturgy.

The rules are relaxed for the modern Easter basket at the pre-feast blessing, but Slovak tradition calls for nine items to be in it.

### **They are:**

**Eggs:** Brightly decorated eggs are a symbol of new life in the risen Christ.

**Pascha, or Easter bread:** It's sweet and rich in eggs and butter. It's a symbol of Christ, Christians' "true bread."

**Kielbasa:** A spicy sausage that indicates God's favor and generosity.

**A piece of uncooked bacon, cured with spices:** It symbolizes the abundance of God's mercy.

**Salt:** It reminds people to flavor their dealings with others by Christ's example.

**Ham:** It was popular with Czechoslovakians because of its richness, and it is symbolic of Easter's great joy and abundance.

**Cheese:** A custard-style cheese, shaped into a ball and having a bland but sweet taste, indicates the moderation Christians should have in all things.

**Horseradish and beets:** They symbolize the suffering of Christ, who was put to death on a cross and rose from the dead three days later, defeating the sins of the world.

**Butter:** It's shaped like a lamb, a small cross or placed in a glass dish. It reminds people to have Christ-like goodness toward all things.

## Branch W018 Holds Holiday Celebration

For the fourth year, the 2016 Christmas Party for Branch W018, Omaha, NE was held at the Millard Social Hall on Sunday, December 4th with Eddie's Catering providing the meal. As always, the food was delicious and plentiful and the venue was perfect.

The Papillion LaVista Swing Choir entertained the guests during dessert.

The group sang a variety of Christmas songs and helped the members sing Santa in when he arrived. The entertainment highlight was Joey Fratelli, a high school junior who performed astonishing magic tricks and was joined by fellow magician Austin Cruz. The children and adults in the audience enjoyed participating in the acts and trying to answer the question: "How did he do that?!!!!"

Santa arrived after the magicians put their wands away and patiently talked to each junior member and even some senior members who were junior members at heart.

This year every person who attended the party was asked to bring 2-4 canned goods to help supply the St. Vincent de Paul Food Bank. Their response was overwhelming!! The members of Branch W018 are very generous!



Andrew Barry tries to help magician Joey Fratelli, but the magic wand seems to be giving Andrew trouble.



The Papillion LaVista Swing Choir performing for the Branch Youth Christmas Party. The young man third from the left is Branch member Andrew Popelka.



# 2017 FCSLA FRATERNALIST OF THE YEAR

The Fraternalist of the Year Award is an honor presented by FCSLA to recognize an individual within our organization who, through example and accomplishment, provide outstanding volunteer service to his or her FCSLA branch, church and community during the past year.

The winner will receive a check for \$100.00; will be featured in the *Fraternally Yours* Magazine, on our website and Facebook page.

## GUIDELINES:

- ◆ All FCSLA members are eligible to submit a nominee for this award.
- ◆ The nominee must be a member in good standing of the FCSLA, age 16 and older and a history of fraternal and community service.
- ◆ National Officers, Home Office Employees and previous recipients of this award are not eligible.
- ◆ Include a head and shoulders photo of nominee.
- ◆ Nomination Form, additional sheet of paper with category responses, and photo should be mailed to: FCSLA, Kelly M. Shedlock, Fraternal & Youth Director, 24950 Chagrin Blvd., Beachwood, OH 44122 or email to: [kelly@fcsla.org](mailto:kelly@fcsla.org).
- ◆ If you have any questions, please contact Kelly Shedlock via email at [kelly@fcsla.org](mailto:kelly@fcsla.org) or at the home office 800.464.4642 EXT 1051.
- ◆ You may also print this form off our website [www.fcsla.org](http://www.fcsla.org).
- ◆ An independent committee will select the winner.
- ◆ **Deadline for Entries is May 5, 2017.**



## 2017 FCSLA Fraternalist of the Year Nomination Form

PLEASE PRINT!

### NOMINEE:

Nominee's Name: \_\_\_\_\_ FCSLA Branch #: \_\_\_\_\_

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

Phone #: \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

Marital Status: ☐ Single ☐ Married ☐ Widowed

If Married Spouses Name: \_\_\_\_\_

Occupation: \_\_\_\_\_ Employer/School: \_\_\_\_\_

**Please review the following categories.**

**On a separate sheet of 8 1/2 x 11 paper (please type or print)  
provide your response for each category.**

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

### NOMINATOR:

Name of Nominator: \_\_\_\_\_ Branch #: \_\_\_\_\_

Phone #: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Signature of Nominator: \_\_\_\_\_



Happy Easter to you  
and your family as we celebrate  
our Father's greatest sacrifice  
through his Son, Jesus Christ.  
Have a blessed Easter.

#### **BOARD OF DIRECTORS**

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# SAVE THE DATE

July 29-30, 2017



## **FIRST CATHOLIC SLOVAK LADIES ASSOCIATION CELEBRATES 125 YEARS 1892 – 2017**

Invitations for the Mass and Banquet to be held  
on Saturday, July 29th, 2017 in Cleveland, Ohio  
and the Gathering at our Home Office in  
Beachwood, Ohio on Sunday, July 30th, 2017  
will be mailed from the Home Office  
in early April 2017.

**Hotel Accommodations  
for**

**First Catholic Slovak Ladies Association  
125th Anniversary Celebration**

**Start date: 7/28/17**

**End date: 7/30/17**

**Last day to book: 6/30/17**

**Marriott hotel(s) offering your special group rate  
at the Cleveland Marriott Downtown  
at Key Center for \$139.00 USD per night  
plus taxes and fees**

**127 Public Square, (Driveway Entrance on 1360  
West Mall Drive) Cleveland OH 44114**

**Book your group rate by going to our website  
[www.fcsla.org](http://www.fcsla.org) and clicking on the link  
found on our home page or call the Marriott  
directly at 800-228-9290 and ask  
for the FCSLA group rate.**

# FCSLA Connects...



**Albert Heiles**

April is the month we deal with an annual requirement of filing tax returns and April 15th is right around the corner. Many people use this opportunity to open an IRA or Roth IRA. FCSLA offers excellent annuities which can be used as an IRA. Contributing money to a FCSLA IRA annuity may permit you to save money on your income tax return. First Catholic Slovak Ladies Association offers very competitive interest rates, consistent

with FCSLA objective of providing safety of principle. An annuity from FCSLA used as an IRA or Roth IRA is designed to provide long-term security.

FCSLA permits an individual to open an annuity for as little as \$250.00. With disciplined and consistent savings, an individual is guaranteed savings that over time may offer the option of a structured income at retirement that you may not outlive.

The following chart provides the details of FCSLA's annuity products available to serve as an IRA.

## FCSLA Elite Annuity Rates

**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 2017 is 2% APY and for the Platinum Elite is 2.5% APY.

If you would like to meet with a Licensed Recommender or Agent to discuss these excellent options, please contact the Home Office or call the Regional Sales Manager in your area and they will help identify a qualified representative to assist you.

**James J. Donovan** — 760-440-9905

Pacific Coast/Southwest Regional Sales Manager

**Amy Hull** — 402-310-5688

Rocky Mountain Regional Sales Manager

**Jim M. Morsovillo** — 630-204-0599

Midwest Regional Sales Manager

**John J. Gonsiorek** — 716-480-4550

Mid Atlantic/Northeast Regional Sales Manager

Best Wishes, and thank you for looking to FCSLA as one of your retirement solution centers.

**Albert E. Heiles, Jr.**

CLU, ChFC, CRC, AEP, LUTCF, FIC  
FCSLA National Sales Manager  
412-401-3434

## Johanna Oros Receives Highest CWVA Award

On August 9, 2016, Johanna Oros traveled to Boston with her daughter, Donna; son, Joseph; and grandchildren, Matthew and Victoria. They spent a few days with her nephew Paul and his wife Jody, who live outside of Boston. From there they drove to Portland, ME, where the National Convention of the Catholic War Veterans (CWV) was held.

The convention ended with Mass on August 13 where Johanna was inducted into the Order of St. Agnes. Presenting her with the prestigious award was the Most Reverend Robert P. Deeley, J.C.D. who is the Bishop of Portland, ME and the Most Reverend Richard B. Higgins, Stl. DD, Bishop Protector of the CWV. The award is given by the National Department Auxiliary of the CWV.

Johanna has been an active member of the Catholic War Veterans Auxiliary (CWVA) for over 61 years. On the unit level she was President of Post 381 for 25 years and held various other offices as well. Post 381 merged with Southwest Suburban Post 1812 and she is now serving as President of that unit. On the State level she was President for 3 years and also held the office of Director, Welfare and VA Volunteer Services Representative.

She and her husband Joe (deceased) had over 300 volunteer hours at the VA Hospital. She also received the Woman of the Year Award and National President medal.

Johanna keeps busy, she is the Treasurer of Sr. Branch 557 and Jr. Branch 485. She was the director and announcer on the Slovak Radio Program for over 15 years. She is an Eucharistic Minister at St. Columbkille Church. She volunteers at the Slovak Festival, Vilija Dinner, Light of Hearts Villa with their Christmas Party and Join Hands Day.

Her family was very excited to attend the award presentation and proud of her achievement.



**Johanna Oros with her award.**



L-R: Most Reverend Richard B. Higgins, Stl. DD, Bishop Protector of the CWV; award winner Johanna Oros, treasurer S557; Most Reverend Robert P. Deeley, J.C.D. Bishop of Portland, ME; Victoria Oros, member J481; Donna Oros, President S557; Matthew Oros, member J481; Paul Vihonsky, member S553 along with his wife Jody.



# 2017 GIFT OF LIFE INSURANCE

## FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

24950 Chagrin Boulevard, Beachwood, Ohio 44122 • (800) 464-4642 • [www.fcscla.org](http://www.fcscla.org)

**A special opportunity to give a gift that will possibly last a lifetime is now extended January 1<sup>st</sup> thru April 30<sup>th</sup>, 2017!**

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 raffle is available to all members, no sale of insurance is required to participate in the drawing.

Drawing of all entries will be held May 1<sup>st</sup>, 2017.

### 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

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

To enter the drawing, either submit an application for insurance or send in a postcard with your Name, Address and Phone Number to:

### FCSLA TV DRAWING

24950 Chagrin Blvd. • Beachwood, OH 44122

Entries must be post marked on or before April 30<sup>th</sup>, 2017 in order to qualify for the drawing. Only one entry per member permitted.



### FCSLA SINGLE PREMIUM WHOLE LIFE POLICY RATES

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

## SR. BRANCH 114 CELEBRATES THE HOLIDAYS

The members of Sr. Branch 114 in Lorain, OH celebrated their annual Christmas dinner and meeting on Sunday, December 18, 2016 at the American Slovak Club. President Bernie Danevich welcomed all members followed by a prayer and a meeting with a yearly report given by both senior and junior branches. Included was a report of the activities and events we participated in during the year.

An election of officers followed with the current officers agreeing to serve for the next year and were sworn in by Marie Schweinberg.

Members were reminded of the year's coming social events held on the third Sunday of the month: July — scholarship luncheon, October — Bingo, and December — annual meeting and Christmas dinner. All members are welcome at regular meetings.

The meeting was ended with poinsettias and door prizes being raffled, as well as, gifts from the Home Office. All members enjoyed a delicious hot meal and visiting with fellow members. A Christmas Blessing was read by President Bernie Danevich on behalf of all the officers, and wishing all a Happy, Healthy and Blessed New Year.



Officers of S114 and J198, Lorain, OH



## Branch W130 Brings Smiles to Many in Area Nursing Homes

Branch W130 of Clutier, IA visited four area nursing homes during the Christmas season to deliver 300 boxes of Kleenex to all the residents. Pictured is Kason helping his mother Katie, grandmother Barb, and aunt Jill Svoboda bring Christmas cheer and smiles to many.



## Scholarships Available

The United Slovak Societies of Lorain, OH will offer \$1,000 college non-renewable scholarship awards to eligible High School seniors who are five year members of the following Lorain Lodges:

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

Deadline for application is May 30, 2016. To obtain rules and application, visit [www.americanslovakclub.com](http://www.americanslovakclub.com) or contact Michele Mager at 440/984-3353.

## District Spring Meeting

The Eastern PA District (Frances Jakabcin) will hold their Spring Meeting on Sunday, April 23, 2017 at 1 p.m. at Capriotti's, 1 Banks Ave., McAdoo, PA 18237. Branches S55, Mahanoy City, and S196, Shenandoah, PA are host branches for this meeting. Please RSVP to District President, Veronica Bazik at 570-645-5253 by April 10th, 2017.



## JR. BRANCH 380 MEMBER LAUREN KUKUCKA PERFORMS IN "THE NUTCRACKER"

Lauren Kukucka was cast in the role of Mother Ginger Hoop Dancer in Ohio Dance Theatre's, production of *The Nutcracker*. Ohio Dance Theatre, northeast Ohio's professional ballet company, presented the production in collaboration with Verb Ballets. The performance took place at the Stocker Arts Center Hoke Theatre, December 16-18, 2016. Stocker Arts Center is located on the campus of Lorain County Community College in Elyria, OH.



For many young dancers, performing in *The Nutcracker* is like a dream come true. Young dancers have the opportu-

nity to participate in a professional production and a chance to be inspired by the many professional dancers who bring this beautiful production to life.

Lauren is an honor student in the 5th grade and attends Nord Middle School where she is involved in Band, Choir and Class Representative for Student Council. Lauren began dancing at the age of 4 and currently studies dance at Midwest School of Ballet where she is a member of the Chamber Ballet. Lauren is an altar server at St. Joseph Church and a member of Jr. Branch 380, Burton, OH.

## Sr. Branch 161 Members Attend Annual Vilija

Saint Elizabeth Sr. Branch 161, Youngstown, OH, used the annual Vilija as its senior activity. The Vilija which includes a traditional Christmas Eve meal, entertainment, and gift raffle has been held at Our Lady of Sorrows Parish (formerly Saint Matthias Parish) for over 35 years. It is sponsored by the American Slovak Cultural Association (ASCA). Loretta Ekoniak, President of ASCA and Sr. Branch 161 Auditor, also uses the event to hold a Matching Funds Event. Money raised by a raffle for the lottery tree is used to fund the annual \$1,000 scholarship given by ASCA to a student of Slovak American descent.



**Bernie Demechko, visits with President of the Youngstown-Spisska Nova Ves Sister Cities, Jim Bench, and Director of the same group, Ken Shirilla.**



**John Slanina, Gigi Bacon, and Kay Bench enjoy the festivities.**

the \$20 admission fee to the dinner for the 65 members of the branches who attended.

## Branch W008 Holds Appreciation Dinner



The officers of W008, Dodge, NE hosted an appreciation dinner for their adult members and spouses along with all junior members on Sunday, January 22, 2017. Approximately 55 people attended the dinner, consisting of chicken fry steaks, scalloped potatoes, green bean casserole, rolls, fruit salad, chocolate chip ice cream, mint cookies, coffee and juice. Tables were decorated with Christmas ornaments and Christmas candy kisses. Dinner was catered by the 2nd Street Grocery. Father Andy Phan was the branches special guest from St. Wenceslaus Church. To enhance fraternalism, members of the local Catholic Order of Foresters joined the members for dinner along with their officers.

## MERGER ANNOUNCEMENT

National President Cynthia M. Maleski is pleased to announce that the mergers with Polish Union of the United States of North American (Wilkes-Barre PA) and Polish Women's Alliance of America (Chicago IL) were approved by the delegates of First Catholic Slovak Ladies Association by a significant margin. The approval process is underway in Ohio, Pennsylvania, and Illinois. The transition to bring these fine organizations into the FCSLA family has already begun.



## 12th Consular Tour of Slovakia

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 the history-rich cities of Bratislava, Sastin, Skalica, Trencin, Bojnice, Rajec, Teplice, Cimany, Levoca, Kezmarok, Zdiar, Stara Lubovna, Kocise, Bardejov, Jedlinka, and Presov, as well as the High Tatras. As you travel through the various regions of Slovakia, arrangements can be made for you to visit relatives or ancestral towns and villages for an additional cost.

At no extra cost, Joe and Albina have also included a tour of some highlights of Vienna and Poland. While in Poland, we will visit the famous shrine of Czestochowa, and the cities of Zakopane and Krakow, as well as Auschwitz and the Wieliczka salt mine.

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 [jtjenko@aol.com](mailto:jtjenko@aol.com) or 412-956-6000.

## Celebrates 50 Years of Marriage

Mr. and Mrs. Thomas M. Williams Sr. of Coaldale, PA celebrated their 50th wedding anniversary on April 23, 2016. They were married in St. Michael's Church in Lansford, PA by Reverend John Beneck on April 23, 1966. Both formerly from Lansford, PA, Mrs. Williams is the former Barbara Ann Kulhavy.

They have resided in Coaldale, PA at the same address for 45 years. The couple are the proud parents of two sons: Thomas M. Williams, Jr. of Allentown, PA, employed by Hobart Equipment; and son John, Alfred, NY, Dean of the School of Architecture Management, and Engineering at Alfred State College. They have three granddaughters, Danielle and Alexandra, both of Tamaqua, PA and Abby, Alfred, NY. Mr. and Mrs. Williams Sr. along with granddaughters Danielle and Alexandra are members of S140, Lansford, PA.



## Observes 75th Wedding Anniversary



Pictured are Mary (age 94) and James (now deceased) Engle, Branch S074, Bethlehem, PA on their 55th Wedding Anniversary (2/14/1997). Mary continues to mark their anniversary each year, and this year would have been the couple's 75th Anniversary.



## 20 YEAR LEVEL TERM INSURANCE

### Life Insurance for Families

Term Life Insurance is an affordable option that may cover temporary needs such as education costs, mortgages, debt and loss of employment income. Twenty Year Level Term premiums are payable for twenty years and the rates are guaranteed not to increase.

(Contract LT0707)

## Let's Plan Together

First Catholic Slovak Ladies Association

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

**FRATERNAL LIFE INSURANCE AND ANNUITIES**



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

## FCSLA Cleveland District Lake County Captains Game

Classic Park, 35300 Vine Street, Eastlake, OH

Friday, May 12, 2017 at 7:00 p.m. • \$20 per person • Contact Kelly Shedlock via email: [kelly@fcsla.org](mailto:kelly@fcsla.org)

# FCSLA 2017 YOUTH OF THE YEAR AWARD

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

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

The winner will receive an engraved Star Award, a check for \$100.00, will be featured in a future issue of our *Fraternally Yours* Magazine and on our website and Facebook page.

## ~ GUIDELINES ~

- ◆ Nominee must be an FCSLA member for at least three years.
- ◆ The nominee must be age 15 and under. (Received date will determine the age eligibility.)
- ◆ All family members of the Home Office Staff and National Officers are eligible to be nominated.
- ◆ Previous recipients of this award will not be considered, but previous nominees who did not receive the award are eligible to be nominated.
- ◆ Service projects / volunteerism must be between May 1, 2016 and April 30, 2017.
- ◆ Include if they have pets, siblings or other activities they enjoy.
- ◆ A head and shoulders photo of nominee should be included at time of entry.
- ◆ **Deadline for Entries is May 5, 2017.**
- ◆ An independent committee will select the winner.
- ◆ You may print this form off of our website [www.fcsla.org](http://www.fcsla.org).
- ◆ If you have any questions please call Kelly at 1.800.464.4642 EXT 1051 or e-mail: [kelly@fcsla.org](mailto:kelly@fcsla.org).



## 2017 FCSLA Youth of the Year Nomination Form

**PLEASE PRINT!**

Nominee's Name: \_\_\_\_\_

FCSLA Branch # : \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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

Name of School / College / University: \_\_\_\_\_

Parent (s) Name(s): \_\_\_\_\_

Phone #: \_\_\_\_\_ Parents E-Mail Address: \_\_\_\_\_

**Please review the following categories.**

**On a separate sheet of 8 1/2 x 11 paper (please type or print)  
provide your response for each category.**

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

**PLEASE PRINT!**

Name of Nominator: \_\_\_\_\_ Branch #: \_\_\_\_\_ Phone #: \_\_\_\_\_

Signature of Nominator: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Your Relation to Nominee: \_\_\_\_\_

Mail to: Kelly M. Shedlock, Fraternal & Youth Director, FCSLA, 24950 Chagrin Blvd., Beachwood, OH 44122  
OR E-mail: to [kelly@fcsla.org](mailto:kelly@fcsla.org)



# MATCHING FUNDS ACTIVITIES

## Branches S553, J481, S557 and J485

### Viliya Dinner

Branches S553, J481, S557 and J485 held another Branch Activity at the Viliya on December 4, 2016. All members were invited to attend. The day began with 12:00 Mass at St. Andrew Abbey in Cleveland, OH. Following the Mass the members walked over to Benedictine High School cafeteria where the Viliya dinner was served.

Abbot Gary Hoover, Fr. Michael Brunovsky, Fr. Gerard Gonda and Brother Gabriel Balazovic began with prayers, a gospel reading and song while the oplatky was eaten. They then served the soup. Everyone enjoyed bobalky, fish, pirohy, peas and rolls with butter. On the table was the traditional array of fruit, nuts, garlic, wine, poppyseed and nut rolls. All the food was prepared by the Officers and some members of the Cleveland Slovak Radio Club.

Entertainment was donated and provided by Ralph Szubski and the Lucina Slovak Folklore Ensemble of Greater Cleveland as well as the children's group, Lucinka. It was a great way to start off the Christmas season with traditions en-



Monks serving soup for the dinner.

joyed with family and friends. There were approximately 300 people in attendance and a good time was had by all.

As a matching funds project Branch S553, President, Joe Oros purchased various items and made up over 30 gift baskets along with other items that were then raffled off and the proceeds went to St. Andrew Abbey.

In addition, Branch S557 held a bake sale as a matching funds project. Donna Oros, President, Johanna Oros, Secretary and Joe Oros made approximately 75 dozen nut horns and kolachky. Other members donated some baked goods and nut and poppy seed rolls were also available for purchase. The proceeds went to the Cleveland Slovak Radio Club.



Members and Officers S553, J481, S557 and J485.



Viliya Crowd.



L-R: Brother Gabriel Balazovic, Abbot Gary Hoover, Fr. Michael Brunovsky, and Fr. Gerard Gonda.



Matching Funds Branch S553 — L-R: Joseph Oros, Victoria Oros, Johanna Oros, Matthew Oros, Donna Oros, and Henry Horvath with raffle items.

## Sr. Branch 289

### Pancake Breakfast

On Sunday, December 4, 2016 members of S289 Gary IN co-sponsored a pancake breakfast matching fund project for the St. Michael's Good Samaritans. St. Michael's Good Samaritans is a ministry that provides help to those in need of food and finances in the St. Michael the Archangel Catholic Church local community. Over twenty S289 members participated in the event and those who were not able to work supported this project by coming to enjoy a wonderful pancake breakfast.

Over \$2,000, including the \$600 matching fund and an additional \$100 donation from S289, was generated for this very worthy cause. *(Photos next page)*

*(Continued on Page 15)*



# MATCHING FUNDS ACTIVITIES



## Jr. Branch 207 Toy Bingo



Recently, J207 of Shamokin, PA joined members of St. André Bessette Parish in Wilkes-Barre, PA with a toy bingo. The popular event was sold out and raised over \$5,000. In front of various toys and baskets are Anne Hajakla, auditor; Patricia Baran, coordinator; receiving a J207 donation from Rita Kcenich, president, Anna Hudock, volunteer and Florence McCabe, secretary-treasurer.



The bingo crowd enjoyed homemade ethnic food and refreshments, door prizes and chances to win a \$5,000 cash prize. They played for bikes, play stations, tablets, robots and a smart-TV. All the prizes were donated by individuals or businesses and were gratefully appreciated.



Reverend Kenneth Seegar, pastor for St. André Bessette Church is shown receiving the \$600 matching fund check for the activity. Shown are Florence McCabe, Rita Kcenich, Rev. Seegar and Patricia Baran.

## Cleveland Okres District Meeting and Event Schedule

All meetings will be held at the LOHV, 283 Union St., Bedford, OH and will start at 11:30 a.m. unless otherwise noted.

### INVITING ALL CLEVELAND AREA BRANCH MEMBERS . . .

These meeting and events are not just for branch officers.

#### MEETING DATES:

Join your branch officers for lunch, meeting and raffle!  
June 17 • October 14

#### ACTIVITIES:

- May 12, Friday – Lake County Captains Game, Eastlake - Buffet 6-7:30 p.m. Left Field Picnic Area, Game at 7 p.m., Post game Fireworks
- May 20, Saturday – 9 a.m. Join Hands Day, Prayer Service, Lunch/Meeting at LOHV, Bedford
- July 26, Wednesday – St. Ann's Day at Our Lady of Lourdes Shrine, Euclid

## Sr. Branch 140 Students Participate in Music Festival



The 43rd Annual Music Festival for the Diocese of Allentown was held January 28, 2017 at Nativity BVM High School. Eight members of Marian Catholic High School's Band (Hometown, PA) were selected to participate. The 21-member band was under the direction of David Schmal-dienst. Marian participants included: (front row) Zoryana Duda (trombone); Abigail Hass (flute); Katrina Horvat, S140, Lansford, PA (clarinet); Colleen Gallagher (flute); (back row) Jakub Kantyka, S140, Lansford, PA (clarinet); E. J. Kolonsky (timpani), Joshua Hurst (battery percussion); Emily Roberti (alto saxophone).

## 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.

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

**June 5 — Eastern Slovak Village Culture and Traditions:** Emma Moser will give her first-hand experience of the culture, traditions, and language of Eastern Slovakia while living in Kocise.

**October 2 — Oplatky-Christmas Wafers:** Larry Kozlowski will explain the history and Slovak custom of sharing the sacred wafer at Christmas Eve Supper. He will also demonstrate the making of Oplatky. Participants will be able to take home a sample.

**November 6 — Slovak Immigrants to America:** Board member Joe Bielecki, a frequent presenter, will give the history of Slovak immigration to the U.S.

**December 4 — Show-N-Tell:** Because of the popularity of this program in prior years, we are again asking you to bring your memorabilia from Slovakia (photos, books, souvenirs, etc.). This is an opportunity for everyone to participate.

## Summer Scholarship Available for Comenius University

For the twelfth consecutive year, WPSCA and the Stephanie Husek Scholarship Fund are offering a scholarship to attend the Summer Slovak Language and Culture Program at Comenius University in Bratislava, Slovakia from August 6 to August 26, 2017. WPSCA will award \$3,000 to cover transportation, tuition, room and board to the successful candidate. Applicants must meet the following requirements:

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

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

For further information or for an application, contact Joe Senko at [jtsenko@aol.com](mailto:jtsenko@aol.com) or (412) 956-6000. Completed applications must be received by WPSCA on or before April 15, 2017 at Manor Oak Two, Suite 500, 1910 Cochran Road, Pittsburgh, PA 15220.

## Slovak Heritage Society of Northeast Pennsylvania 2017 Elected Officers and Board Members



The 2017 Elected Officers and Board Members of the Slovak Heritage Society of Northeastern Pennsylvania are shown above in a planning session at the St. Andre Bessette Hall in Wilkes-Barre, PA. Seated from left are Magdalen Benish, Plains, Financial Advisor; Dorothy Sullivan, Nanticoke, Vice Chair; Elaine Palischak, Plymouth, Chair; and Ann Hudock, Wilkes-Barre, Recording Secretary. Standing from left, Anthony Palischak, Plymouth, Auditor; Joseph Kowatch, Edwardsville, Artistic Director; Bernadette Yenchka, Wilkes-Barre, Corresponding Secretary; Jackson Hendershot, Wilkes-Barre, Treasurer; and William A. Zdancewicz, Edwardsville, Public Relations Director. Not Shown: Mary Migatulski, Wilkes-Barre, Membership Chair; Connie Plewniak, Wilkes-Barre, Benevolent Chair; and Michael Stretanski, Kingston, Cultural Exchange Chair. For information on the group, its events and programs, visit its website, [www.shsnep.org](http://www.shsnep.org).



## Member of Sr. Branch 140 Chorus Member Performs at 43rd Annual Music Festival



Eight members of the Marian High School (Hometown, PA) Chorus were selected to participate in the 43rd Annual Music Festival of the Diocese of Allentown, which was held at Nativity BVM High School. The 30-member chorus was directed by William Snelling. Marian choral members were, front row from left: Sarah Halupa, Alison Steigerwalt, Kathleen Blozuskus and Emily Meier. Back row: Sarah Berube, Ariel Stanalonis, Benjamin Ferko and Brayden Webb, who is a member of S140, Lanford, PA.

## **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 4/1/2017 thru 6/30/2017.

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 2017 is 2% APY and for the Platinum Elite is 2.5% APY.

## September Small Group Tour Explores the Heart and Heartland of Slovakia

Slovakia's ever-changing countryside is even more beautiful in the fall highlighted with richly green grasslands aside the dried sunflower and corn fields; bountiful apple, plum and walnut trees along the road side; and the brightly-colored fall leaves against the green spruce of the mountains.

Celebrate the harvest this fall in Slovakia on the **2017 Slovakia Heritage Tour, September 8-17, 2017**. You'll travel to the heartland of Slovakia and experience the age-old villages and way of life that our families left behind to start new lives in America. We'll explore the rich history and cultural changes that shaped this young nation at the heart of Europe, and meet the Slovak people as they transition from life in the Soviet era to the European Union.

You'll join with the Slovak people as they celebrate at the Wine and Harvest Festivals in Banska Bystrica and Modra, as well as the age-old Mining Festival in Banska Stiavnica. Relax and enjoy local music and crafts as we travel comfortably around this small but diverse country to explore picturesque villages, spectacular castles, outdoor folk-life museums, mountain resort towns, pastoral landscapes and comfortable small cities with well-preserved historic buildings, Soviet-era remnants and the vibrant life of Slovakia today.

You'll be able to arrange for personal visits to family and ancestral villages, as well as genealogical research to trace your family history as well as extend your stay in Central Europe with small-group tours to Prague, Krakow and Vienna following the Slovakia tour.

"Slovak Americans and others love our small group tours as a way to effortlessly experience the culture and history of this fascinating region," said tour organizer Judy Northup-Bennett. "Many people come to find their family roots but others, some of Polish and Ukrainian descent, come to immerse themselves in the Slavic culture of this small, country that is off-the-beaten tourist path."

Slovakia Heritage Tours can also arrange small group tours for families and organizations wishing to travel at another time of the year. "I love to talk to people and help them realize their dreams to find and visit their Slovak families and learn about this beautiful country and culture," said Northup-Bennett.

For more information on the September tour or to plan your own private family tour contact: Judy Northup-Bennett at Slovakia Heritage Tours, 978-544-5144 and [slovakiaheritagetours@gmail.com](mailto:slovakiaheritagetours@gmail.com) or visit the web site at: [www.slovakiaheritage.com](http://www.slovakiaheritage.com).





# IN MEMORIAM

## JOSEPH (JOE) MICHAEL KURTA, S114



Joe died May 22, 2015. He was born in Lorain, OH into a largely eastern European immigrant community. He grew up speaking Slovak as well as English and later got to see his mother's village nestled in the mountains of Slovakia. He played football and was an Honors student at Lorain High School. After graduation in 1968, he did welding and other assembly line jobs at the Ford Motor Company plant in Lorain. Joe attended Lehigh University, PA on a football scholarship and later graduated from Ohio State University with a Bachelor of Science degree in Mechanical Engineering. He was hired to work at the 100N nuclear reactor facility where he enjoyed applying his mechanical engineering skills. He later worked at Hanford's KE/KW and 200 areas and Mission Support Alliance in Richland. He retired after 30 years of service at Hanford. Joe is survived by his wife Karen Starkey Kurta, sister, Helen Deck and brother-in-law Bill, sister-in-law Margie Kurta, brother-in-law Bob Starkey and his wife, Ruth. Joe's generous spirit and quick sense of humor will be sorely missed by those who were close to him. Donations can be made in his memory to the American Heart Association.

## EMILY "MILLIE" ROSE SWIERZ, S161



Emily "Millie" Rose Swierz, age 84, of Zanesville, died peacefully July 31, 2016 at home. She was born June 2, 1932 in Youngstown, the daughter of Stephen Hamrock and Mary Kacenga Hamrock. She was married on November 26, 1955 to Edward J. Swierz who preceded her in death on May 17, 1994. She was a devoted member of St. Nicholas Catholic Church. Mrs. Swierz was a homemaker and was employed with Zanesville City Schools for over 14 years and a member of the Rambling Roses, Variety Card Club, a former member of the Knights of Columbus Ladies Auxiliary and an active member of the Field House Silver Sneakers. Millie's family will miss her wonderful smile and fantastic cooking. She is survived by four sons; her primary caregiver, Denis P. Swierz of Zanesville, Alan G. Swierz of Gahanna, Edward "E.J." (Rebecca) Swierz, Jr., of Gahanna and Gary (Terri) Swierz of London, two daughters, Kathleen M. (David) Schmid and Deborah A. (Joe) Johnston all of Zanesville; BaBa's little angels, her six grandchildren; one great-grandchild; one brother, Bernie (Rosemary) Hamrock of Blacklick, one sister, Anne Ledebur of Palm Desert, CA, lifelong friend and godmother of her children, Ellie Tesner of Campbell, one sister-in-law, Gertie Gora of Youngstown, one brother-in-law, Joseph (Dolores) Swierz of Youngstown and several nieces and nephews. Donations may be made in her honor to St. Nicholas Catholic Church, 925 Main Street, Zanesville, OH 43701 or the Muskingum County Center for Seniors, 200 Sunrise Center, Zanesville, OH 43701.

## RAYMOND J. SNOKHOUSS W77

Raymond J. "Popeye" Snokhous, age 86, of West, TX, formerly of Houston, passed away February 26, 2016. Raymond was born August 18, 1929 in West, the son of the late Ludwig J. "Louis" and Sidonia (Dvorsky) Snokhous. Raymond graduated from the University of Houston and South Texas College School of Law.

He served his country in the United States Army with the 101st Air Borne stateside during the Korean War. On September 5, 1952 he married Jolene Grant in Houston. She preceded him in death on April 11, 1997. Raymond then married Clarice Ann Marik on November 20, 1999 in Magdalena, Moravia, Czech Republic. Raymond was employed by Gulf Oil Corporation from 1952 through 1983. In 1983 he joined Houston Lighting and Power Company and retired as Senior Vice-President of Government and Regulatory Affairs. He served as the Honorary Consul General Emeritus of the Czech Republic for the State of Texas. Survivors include his wife, Clarice Snokhous of West; son, Mark Snokhous and wife, Nanette of Deer Park; daughter, Karen Nunneley and husband, Dean of Tulsa, OK; stepsons, John O'Hare and wife, Lucy and James O'Hare and wife, Delphine; stepdaughters, Patricia Wolfe and husband, Greg and Maureen Holy and husband, Tom; brother, James Daniels and wife, Betty; sister, Angeline Sulak; many grandchildren and great-grandchildren; step-grandchildren, and step-great-grandchildren. In lieu of flowers, memorials may be made to St. Mary's School Endowment Fund, St. Mary's Cemetery or the Texas Czech Heritage Cultural Center in LaGrange.

## GLORIA ANN CLARK, W77



Gloria Ann Danysh Clark died February 25, 2016. She was born December 24, 1926, in San Antonio, TX. She was the only surviving child of John and Linda Danysh. She attended St. Gerard grade school and St. Gerard High School. Gloria was the Bugle Major of the St. Gerard Drum & Bugle Corps. After graduating from St. Gerard High School in 1945, she met her sweetheart, Gilbert Clark, when he came to Texas after World War II. They married on April 24, 1948 and were inseparable for 67 years. Gloria stayed home to raise their three children and in later years, helped to babysit her grandchildren as well. Gloria loved to travel. There were many trips to Florida and Europe to visit family and friends. Later in life, she and Gilbert enjoyed traveling to Las Vegas. She also loved dancing, a nice glass of wine, a good meal, flowers, and babies. Gloria's greatest treasures were her Catholic faith and her family. Gloria is survived by her sons, Gilbert James Jr.; Kevin and daughter-in-law Mitzi; five grandchildren Boone and husband Matt Segers; three great-grandchildren Madison Matlock, Eleanor Segers, and Colin Segers; and many nephews, nieces, and cousins.

## ELLEN JANE WITKO SOKOL, S66



Ellen Jane Witko Sokol, 87, of La Marque, TX, passed away February 27, 2016. Her father emigrated from Czechoslovakia to the small farming town of Streator, IL. It was there Ellen was born February 6, 1929. She graduated from Streator High School in 1946. She and Albert "Babe" Sokol were married in Streator on June 6, 1950. She loved flowers and her favorite color was pink. She excelled at sewing and drawing. She enjoyed cashiering at La Marque High School cafeteria, and at various movie theatres around Galveston County. She was a president and faithful member of the Queen of Peace Ladies Guild. She received

a lot of joy from her black toy poodle, Friday. In Ellen's later years, she enjoyed traveling by herself and with her husband. Ellen now rests with her husband, Babe Sokol. They laughed and cried together, and were always at each other's side. Ellen was preceded in death by her husband of 66 years, Albert Andrew "Babe" Sokol, only nine days before. She is survived by her sister, Cyndy Sabol, and niece, Laura Eggleston, both of Streator, IL; daughter, Sally Ann Cunningham of Santa Barbara, CA; sons Scott Allen Sokol of Austin, TX; Shawn Albert Sokol of Suffolk, VA, and Samuel Andrew Sokol of La Marque, TX; daughter-in-law, Deona Southall Sokol, and two grandchildren. Memorials may be sent in memory of Ellen J. Sokol to the Ladies Guild, Queen of Peace Church, 1200 Laurel St., La Marque, TX 77568.

### ROBERT KLEIN, S516



Dr. Robert R. Klein, 75, son of the late John A. and Sophie T. Klein, Mayfield Hts., OH, passed away in Tallahassee, FL, on March 27, 2016. A resident of Baypoint, Panama City Beach, FL, since 1990, he has also resided since 2000 in Tallahassee, FL. Born in Cleveland, OH, on March 23, 1941, Dr. Klein graduated from the University of Notre Dame, South Bend, IN, in 1963 with a B.S.Chem.E. He obtained a M.S. in 1965 and a Ph.D. in Chemical Engineering in 1969 from the Yale Graduate School, New Haven, CT. He was formerly employed by International Paper, Arizona Chemical Division, as Director of Corporate Technology, Panama City, FL from 1990-1999 where he obtained two U.S. patents. He was an Asst. Professor at FAMU from 2002-2004. He is survived by his wife of 49 years, Olivia Paiva Klein; a brother, John Richard Klein (Patricia), Lake Orion, MI; a daughter, Dr. Victoria C. Konar (Shameek), Houston, TX; two sons, Robert Christopher Klein, Savannah, GA, and John Charles Klein (Stephanie) Temecula, CA; three grandsons, two granddaughters; one nephew, and three nieces. In lieu of flowers, memorial donations may be made to the Lighthouse of the Big Bend, 3071 Highland Oaks Terr., Tallahassee, FL ([www.lighthousebigbend.org](http://www.lighthousebigbend.org)).

### BERNICE KOCHIK, S348



Bernice M. Kochik, 85, of Snow Shoe, PA passed away on April 1, 2016. She was born on September 15, 1930 to Polish immigrant parents; Peter and Antonia Kularski Rogus. She was born at the family homestead in Clarence, one of eleven children. She attended the Clarence Elementary School and then graduated from Snow Shoe High School in 1949. While in high school and shortly thereafter, she worked at the Hosiery Mill in Snow Shoe to help support her family. On September 26, 1953, she married Ralph J. Kochik and exactly one year later, on September 26, 1954, she gave birth to their only child, a daughter, Georgina. Ralph passed away on June 9, 1988. Bernice retired from Penn State University on April 15, 1991 with 25 years of service. Bernice loved gardening and cooking, especially Polish ethnic dishes. She had a special love for pets, especially dogs. She had a great affection for her Shih Tzu, and fondly named her "Precious". Bernice was a member of the Queen of Archangel

Roman Catholic Parish Church in Clarence. She was a member of the Altar and Rosary Society. From the time she was a young girl, she sang in the church choir and continued that through many years of adulthood. Bernice is survived by her daughter, Georgina M. Kochik of Pittsburgh, three sisters; Stella Jozefik of Snow Shoe, Genevieve Basalla of Milesburg, and Barbara Starcovic of Clarence. Also surviving are many nieces and nephews.

### MARILYN F. USTANIK-BEDNAREK



Marilyn F. UstaniK-Bednarek (nee Kreidler), age 89, of Highland, IN, passed away May 16, 2016. She is survived by her seven children: Jillayne (Jim) Hicks, Roderick (Aliana) UstaniK, Melanie (John) Brandley, Gerald (Kim) UstaniK, Luralynn Wright, Correy (Mary) UstaniK and Marceal (Joe) Thielen; 23 grandchildren; 3 great-grandchildren; and numerous nieces, nephews, cousins and other family and friends. Marilyn was a member of Our Lady of Grace Catholic Church in Highland, IN. She was also active in the Altar and Rosary Society. She enjoyed gardening, baking and spending time with her family. In lieu of flowers, memorial contributions may be made in Marilyn's loving memory to the Leukemia and Lymphoma Society.

### LAWRENCE STEPHEN PIVACEK, SZO



Lawrence Stephen Pivacek, 79, passed away on, July 2, 2016. Born in Schenectady, NY, Lawrence was the son of the late Frederick and Mary (Kopach) Pivacek. Lawrence was a graduate of Mont Pleasant High School. He earned a B.A. at SUNY Potsdam (Crane School of Music) and a master's degree from Union College. Lawrence had a 40+ year career as a music educator in the Schenectady City School District. During his tenure, he developed advanced music programs for his students that were highly recognized at the local and national levels including a special performance coordinated with Jean Kennedy Smith for the Kennedy Foundation. In addition to his music education career, he was a high school football coach for the school district; conducted performances at The Light Opera Company in Schenectady, NY, and he was one of the founders of the SAAC. Lawrence was also an exceptional custom builder and designer. His detailed craftsmanship and designs can be found throughout the greater Capital District region in residential and commercial buildings, and in the homes of the most avid antique enthusiasts. He leaves behind his beloved wife of 56 years, Margaret (Clement) Pivacek; his children, Larry (Cindy) Pivacek, Christian (Maureen) Pivacek, Andrew Pivacek, Trisitan (John) McCann, and Meg (Gary) Signor; his sister, Babara (John) Frese; his sisters-in-law, Marie (Leslie, deceased) Gardner and Ann (Raymond) Cuomo; 11 cherished grandchildren; and wonderful nieces and nephews. In lieu of flowers, donations in Lawrence's name can be made to Community Hospice, 295 Valley View Blvd., Rensselaer, NY 12144.

Check out the FCSLA website  
[www.fcsla.org](http://www.fcsla.org)

# VAROVANIE OTCA

Dr. Ľudovít Janota

V krásnej izbe v kaštieli v meste Nitra, ležal starý kráľ Svätopluk, zomieral. Svätopluk cítil ako mu sila odchádza. Prikázal svojmu vernému sluhovi privolať jeho troch synov: Mojmír, Svätopluk a Predslav.

Keď jeho vysokí štíhli synovia prišli, Svätopluk sa na nich pozeral s radosťou s jeho hlbokým mocným hlasom povedal im: "Synovia moji, už sviečka môjho života dohasína. Musím sa rozlúčiť a predstavím sa pred Bohom a budem za zodpovedať za hriechy života. Predtým ako odídem, počúvajte moju radu."

Posadil sa v posteli a trasúcimi sa rukami zdvihol hrbu prútikov. Najprv ich dal Mojmírovi.

Povedal mu "zlom prútiky." Mojmír sa pokúsil zlomiť prútiky na kolene ale nemohol.

Potom kral' Svätopluk dal prútiky svojmu synovi Svätoplukovi aby ich zlomil. Svätopluk to nemohol urobiť. Nakoniec, Predslav sa ich pokúšal zložiť, ale nemohol.

Synovia sa zadivene pozerali na otca. "Nemajte obavy", povedal otec. Z hrbu prútikov dal každému synovi len jeden. "teraz zlomte prútik."

Prútik sa dal ľahko zlomiť. Svätopluk sa usmial a povedal synom aby prišli bližšie potom povedal, "poučte sa z tohoto príkladu, synovia. Tak ako ste nemohli zlomiť hrbu prútikov, tak sa zachráni kráľovstvo, keď budete spolu držať. Ale keď sa budete škriepiť a biť medzi sebou vaši nepriatelia zvíťazia nad vami." Tak ich varoval otec.

## English Translation

### THE FATHER'S WARNING

In a splendid room of his castle in Nitra, old King Svätopluk lay on his deathbed.

He felt his strength deserting him. He ordered his loyal servant to summon to his bedside his three sons: Mojmír, Svätopluk and Predslav.

After his three tall, slim sons arrived, Svätopluk proudly looked at them. In his yet resonantly deep voice he said, "My sons, the candle of my life is burning low. I must soon say good-bye and bow before God to answer for this life. Before I leave, listen to my advice." He leaned over and with trembling hands picked up a pile of sticks. First, he gave them to Mojmír. He told him: "Break the sticks." Mojmír tried to break the bundle over his knee, but could not. Next he gave the bundle to Svätopluk and bade him to do the same. Svätopluk was also unsuccessful. Lastly, Predslav tried to break them and he, too was unable to do so. The sons looked at their father bewildered. "Do not be troubled," said the father. He untied the sticks and gave to each son one stick. "Now break the lone stick."

The single stick snapped in two easily. A satisfied smile shone on Svätopluk's face. He ordered them to come closer and said, "Learn from this example, my sons. Just as the sticks tied together remained whole, so will the kingdom remain strong if you stay untied. However, if you argue and fight among yourselves, your enemies will defeat you."

Thus, their father warned them.

# SLOVAK TRANSLATIONS

Prepáčte, prosím . . .

*Excuse me, please*

Hľadám pána . . . / pani . . .

*I am looking for mister . . . / miss . . .*

Hľadám ulicu . . .

*I am looking for . . . street.*

Hľadám obchod . . .

*I am looking for store . . .*

Hľadám reštauráciu.

*I am looking for a restaurant.*

Hľadám dobrý hotel.

*I am looking for a good hotel.*

Hľadám lacný hotel.

*I am looking for a cheap hotel.*

Hľadám nemocnicu.

*I am looking for a hospital.*

Hľadám železničnú stanicu.

*I am looking for a train station.*

Hľadám letisko.

*I am looking for an airport.*

Hľadám policajnú stanicu.

*I am looking for a police station.*

Hľadám poštu.

*I am looking for a post office.*

Hľadám poštovnú schránku.

*I am looking for a mail box.*

Hľadám banku.

*I am looking for a bank.*

Hľadám knižnicu.

*I am looking for a library.*

Hľadám cestovný úrad.

*I am looking for a travel service office.*

Hľadám kino / divadlo.

*I am looking for a movie theater / theater.*

Hľadám lekára / zubára.

*I am looking for a doctor / dentist.*

Kde sa dá opraviť:	Auto	Car
Where can they fix:	Topánka	Shoe
	Telefón	Phone
	Kabát	Coat
	Toto	This
	Zub	Tooth
	Kufor	Suitcase
	Taška	Purse



## Three Generations of Miklovics Attend Inauguration

Joe, 68, his son Joshua, and his third grade son, Sam opined to personally witness history and soak in the history-rich Washington D.C. atmosphere comprised of museums and a plethora of monuments and statuary.

Having found lodging via a Military web-site – near H and I boulevards (where the USMC Commandant lives) – this USMC family, using this as their base of operations, spent a week riding the Metro and hoofing out a lot of shoe leather.

Sam, a third grader at St. Simon the Apostle, obtained permission for his week of absence from his teacher, Mrs. Niemira, with terms and conditions to read the biography of Dwight D. Eisenhower, complete his multiplication worksheets and maintain a journal of his activities and observations while in D.C.

Securing Presidential Inauguration tickets from Representative Ann Wagner, the Miklovics were provided a Meet and Greet with Senator Roy Blunt including a VIP tour of the Capitol, the Senators' Russell Bldg., the Library of Congress, the Marine Corps, John Philip Sousa Barracks and Parade Deck, the Basilica of the National Shrine of the Immaculate Conception and the Bureau of Engraving and Printing. Veteran USMC Joshua, his apotheosis of a Jarhead, enjoyed interfacing with the USMC Captain assigned to Senator Blunt's Office about their mutual experiences at the "Hook & Jab" while they were each stationed in Okinawa, Japan. Of course, the USMC War Memorial (Iwo Jima) was 'high' on our list!

The real cause celebre, though, was personally witnessing the Presidential Inauguration with the tens of thousands of other exuberant Americans – the constitutional mandated peaceful transfer of power from one president to another.

While attending the moving ceremony at the Arlington Cemetery's Changing of the Guard at the Tomb of the Unknown, little did we know that we would be witnessing President Trump and Vice President Pence as they entered Arlington to lay a wreath at the Tomb of the Unknown Soldier. Each got a personal 'thumbs-up' as the President's limo passed by five feet from where they stood.

The senior Miklovic, having worked at SLMPD as the Director of Budget and Finance, made it a point to visit the Law Enforcement Memorial and photographed the engravings of officers he knew while employed at SLMPD transmitting same to alums of the Department.

Of the many monuments toured, the most moving was the Vietnam Veterans' Wall. While attending Bishop DuBourg in 1963, the senior Miklovic recalls the body of



an alumnus - Ralph Ernst - laying in state in the school's gymnasium having lost his life in Vietnam.

Sam, having made his First Holy Communion last year, was very excited to tour, in D.C., the famous Basilica of the National Shrine of the Immaculate Conception viewing the many chapels, statues, artifacts and mosaics therein. Many Popes and Saints have visited this extraordinarily beautiful church on the Campus of the Catholic University of America. The Basilica Docent made mention, during our tour, of how the FCSLA donated funding to construct the Our Lady of Sorrows Chapel, one of 80 chapels and oratories in the Basilica.

Sam regaled his family and fellow third graders about what he witnessed and experienced while in D.C. which proved to be beneficial to his 8th grade sister Frances, who also attends St. Simon the Apostle. Frances' social study's teacher, Mr. Seitz, had been lecturing the class about presidential events in American history and asked the class if anyone knew about any president that 'murdered' anyone while in office. Of course, Frances knew the answer (Andrew Jackson) because Sam paid attention during the VIP tour of the Capitol when the circumstances concerning the 'murder' were storied to our small group by our VIP tour guide. Frances thanked Sam for briefing the family about this event.

Oh, by the way, while the Miklovics were waiting at Lambert International Airport for their flight to D.C., they 'pressed-the-flesh' which included a photo-opportunity with U.S. Senator Claire McCaskill and St. Louis Mayor Francis Lay – an omen of the many great things to come!



## Branch W093 CALENDAR OF EVENTS

**April 23** — Easter Party, noon potluck and meeting at Beseda Hall, Tabor, SD.

**May 1** — Deadline for nomination for Fraternalist of the Year.

**June 4** — Czech Days float assembly in Ron Sestak's shop at 1:30 p.m./need volunteers.

**June 15, 16, & 17** — Czech Days in Tabor, SD FCSLA W093. Volunteers needed.

**July 1** — Deadline for W093/FCSLA high school seniors to apply for local Branch W093 local scholarships. Contact W093 officer for application.

**July 9** — Monthly Meeting after Mass in Tabor, SD.

**August 6** — Annual picnic in Takota Park at 5 p.m. Potluck FCSLA W093 will supply refreshments and hot dogs. Inclement weather will move into Beseda Hall.

**September 10** — Monthly Meeting after Mass in Tabor, SD.

**October 29** — Annual Halloween Party, 5 p.m. Potluck, prizes for best costumes/all ages, meeting, games, etc. Beseda Hall in Tabor, SD.

**November 12** — District 13 SD State Meeting: Host FCSLA W109/Dante/noon request that all SD FCSLA members attend. RSVP for meal count to district officer.

**December 3** — St. Nick/Christmas Party, noon potluck, cookie exchange, meeting, honor 50 yr. members and "fraternalist of the year," honor our scholarship winners, games, and refreshments in Beseda Hall, Tabor, SD. Members and family and all parishoners are invited to potluck and all activities. Just bring a dish to share. Branch will supply coffee and juice.

Monthly meetings and locations subject to change. Any questions call Secretary Joyce Sestak at 605-463-2268.

## REPORT OF THE FCSLA NATIONAL TREASURER

### BALANCE SHEET AS OF NOVEMBER 30, 2016

<b>ASSETS</b>	
Cash & Short Term Investments	\$ 19,319,639
Bonds	812,209,187
Preferred Stock	1,385,283
Common Stock	5,245,282
Investment Income Due & Accrued	12,581,311
Property Plant & Equipment, Net	5,418,542
Certificate Loans & Accrued Interest	2,536,318
Other Assets	5,929,948
<b>TOTAL ASSETS</b>	<b>\$ 864,625,510</b>
<b>LIABILITIES</b>	
Life Reserves	\$ 253,660,691
Annuity Reserves	491,883,576
Death Claims Payable	2,062,963
Unearned Premiums	466,813
Matured Endowments	315,136
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,465,246
Accrued Convention Donations	273,000
Provision for Future Conventions	203,125
Asset Valuation Reserve	8,002,101
Interest Maintenance Reserve	1,039,091
Other Liabilities	1,845,445
<b>TOTAL LIABILITIES</b>	<b>\$ 765,617,187</b>
Surplus	\$ 99,008,323
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>\$ 864,625,510</b>

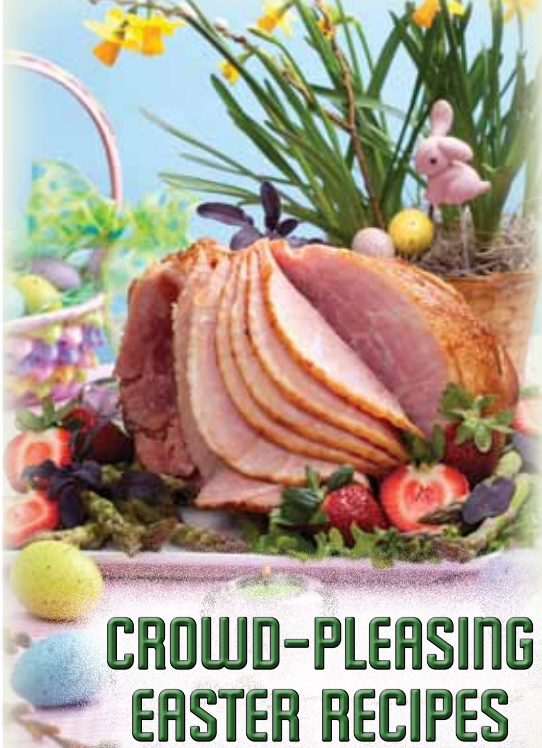
### INCOME STATEMENT

For the Eleven Months Ending November 30, 2016

<b>REVENUE</b>	
Insurance Premiums	\$ 3,377,815
Annuity Premiums	52,023,144
Investment Income	39,140,869
Amortization of Interest Maintenance Reserve	155,627
Rental Income	369,743
Other Revenue	8,194
<b>TOTAL REVENUE</b>	<b>\$ 95,075,391</b>
<b>EXPENSE</b>	
Increase in Reserves — Life	\$ (68,302)
Increase in Reserves — Annuity	44,121,545
Insurance Benefits	5,937,174
Annuity Benefits	25,758,422
Commission Expense	1,513,374
Surrender Benefits	4,050,891
Post Mortem Benefits	1,172,705
Miscellaneous Member Benefits	75,259
Matured Endowments	9,946
Donation Expenses	102,730
Change in Accrued Convention Donations	231,000
Convention Expenses	175,646
Bank Service Charges	80,496
Data Processing Service Fees	278,201
Accounting Fees	105,463
Actuarial Fees	182,520
Legal Fees	320,570
Consulting Fees	101,631
Bonus to Branches	760,100
Fraternal Activities	132,859
Official Publications	352,724
Scholarship Awards	252,307
Miscellaneous Employee Benefits	326,774
Fees — Directors	151,394
Salaries — Employees	1,385,357
Salaries — Officers	418,480
Interest Expense	262,876
Tax Expense	253,404
Depreciation Expense	229,692
Utility Expense	84,275
Postage and Printing	158,364
Advertising	80,931
Travel Expense	101,575
Insurance Department Fees	120,800
Sales Promotion	168,448
Rental Expense	369,743
Other Expense	407,941
<b>TOTAL EXPENSE</b>	<b>\$ 90,167,313</b>
<b>Income (Loss) from Operations</b>	<b>\$ 4,908,078</b>
Dividends to Members	1,250,073
<b>Subtotal Income (Loss)</b>	<b>\$ 3,658,004</b>
Capital Gains (Loss)	121,585
<b>NET INCOME (Loss)</b>	<b>\$ 3,779,589</b>







## CROWD-PLEASING EASTER RECIPES

### EASY SLOW COOKER HAM

- 1 (6 pound) bone-in country ham
- 30 whole cloves
- 3 cups apple cider, or as needed
- 1 cup brown sugar
- 1 cup maple syrup
- 2 tablespoons ground cinnamon
- 1 tablespoon ground nutmeg
- 2 teaspoons ground ginger
- 2 tablespoons ground cloves
- 1 tablespoon vanilla extract (optional)
- 1 orange's peel

Press whole cloves into the ham so they are evenly distributed. You may score the ham for easier insertion if you wish. Place the ham in a slow cooker. Pour in apple cider until only about 2 inches of ham is above the surface. Pack the brown sugar on top of the ham, pressing into the cloves. This will get washed away in the next step but any that stays on is a bonus.

Pour the maple syrup over the ham. Season the apple cider with cinnamon, nutmeg, ginger, ground cloves and vanilla. Add the orange peel to the pot. Fill the slow cooker as full as you can with apple cider without going over the fill line. Cover and set to Low. Cook for 8 to 10 hours.

### SWEET BREAD BALLS (BOBALKI)

- 2 cups water
- 3 tablespoons sugar
- 2 teaspoons salt
- 5 tablespoons canola oil or butter
- 2 packages active dry yeast
- 6 cups all-purpose flour
- For the Syrup:
- ½ cup poppy seeds

½ cup honey

In a medium saucepan, bring to boil 2 cups water, 3 tablespoons sugar, salt, and oil or butter. Cool to lukewarm.

Meanwhile, dissolve yeast in 1 tablespoon sugar and ½ cup warm water.

Place flour in the bowl of a stand mixer or a large bowl. Add lukewarm water-sugar-oil mixture and yeast-sugar-water mixture.

Combine thoroughly and knead until smooth, about 7 minutes in the mixer or at least 10 minutes by hand. Cover and let rise until doubled.

Punch down dough and turn out onto a lightly floured surface. Roll dough ½- to 1-inch thick and cut into pieces that will result in 1-inch balls when rolled between the palms of the hand.

Place on a parchment-lined or well-floured cookie sheet with dough ball sides touching.

Heat oven to 375 degrees. Let rise, covered with oiled plastic wrap until nearly doubled. Bake 15 to 20 minutes or until lightly browned. Cool completely.

Meanwhile, grind poppy seeds in a mortar and pestle with a little water or milk and set aside.

When the bobalki are cool, break the balls apart and place them in a colander. Pour just enough boiling water over bobalki to soften them but not turn them into mush. Drain well.

Pour warm honey and ground poppy seeds over all. Stir lightly and serve immediately.

### EASTER PIE

- 2 (9 inch) unbaked pie crusts
- 1 pound cubed ham
- 3 pounds ricotta cheese, drained
- 1½ cups shredded Romano cheese
- 6 eggs, beaten
- 1 teaspoon chopped parsley, or to taste
- salt and ground black pepper to taste

Preheat oven to 350 degrees. Fit crusts into bottoms of (2) 9-inch pie dishes.

Cook and stir ham in a skillet over medium heat until lightly browned, about 10 minutes. Drain grease and set ham aside to cool.

Stir ricotta cheese, Romano cheese, eggs, parsley, salt, and black pepper together in a bowl until well mixed. Add ham to the mixture and stir to combine. Pour half the filling into each pie crust.

Bake pies in preheated oven until filling is set and lightly browned, 35 to 40 minutes.

### CHOCOLATE COVERED EASTER EGGS

- ½ cup butter, softened
- 1 teaspoon vanilla extract
- 1 (8 oz.) package cream cheese, softened

2½ pounds confectioners' sugar

- 1 cup creamy peanut butter
- 1 cup flaked coconut
- 1 cup unsweetened cocoa powder
- 2 cups semisweet chocolate pieces
- 1 tablespoon shortening or vegetable oil

In a large bowl, mix together the butter, vanilla, and cream cheese. Stir in confectioners' sugar to make a workable dough. For best results, use your hands for mixing.

Divide the dough into four parts. Leave one of the parts plain. To the second part, mix in peanut butter. Mix coconut into the third part, and cocoa powder into the last part. Roll each type of dough into egg shapes, and place on a waxed paper-lined cookie sheet. Refrigerate until hard, at least an hour.

Melt chocolate chips in a heat-proof bowl over a pan of simmering water. Stir occasionally until smooth. If the chocolate seems too thick for coating, stir in a teaspoon of the shortening or oil until it thins to your desired consistency. Dip the chilled candy eggs in chocolate, and return to the waxed paper lined sheet to set. Refrigerate for ½ hour to harden.

### CHERRY HAM GLAZE

- 3 tablespoons water
- ¼ cup white vinegar
- 2 tablespoons light corn syrup
- 1 (12 ounce) jar cherry preserves
- ¼ teaspoon ground cinnamon
- ¼ teaspoon ground cloves
- ¼ teaspoon ground nutmeg

Stir together water, vinegar, corn syrup, preserves, cinnamon, cloves, and nutmeg in a saucepan over medium-high heat. Bring to a boil, then reduce heat to low and simmer for 2 minutes.

### EASTER CHEESE (CIRAK)

- 4 cups milk
- 12 eggs
- 1 teaspoon salt

Measure milk into a bowl, and set over a saucepan filled half way with simmering water. Heat until warm to the touch, then gradually start adding eggs into the milk while stirring almost constantly. This will scorch very easily. Continue to stir slowly until all eggs are added, and until the mixture resembles scrambled eggs.

Pour into a cheesecloth bag and tie tightly. Hang from the sink faucet or over a bowl and allow to drain for 1 to 2 hours. Place on a cooling rack set over a pan or bowl and set a heavy object on top to press out the liquid. A cool cast iron skillet weighted with heavy cans works well. Press for about 2 hours.

Carefully remove the weights and cheesecloth bag from the cheese. Refrigerate the cheese for several hours or overnight before slicing and serving.

## **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.