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Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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HAPPY
INDEPENDENCE
DAY
2018

ŽENSKÁ JEDNOTA

Fraternally Yours, ŽENSKÁ JEDNOTA®



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ŽENSKÁ JEDNOTA,

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National Headquarters at 24950 Chagrin Blvd.,
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EDITOR: Carolyn Bazik
P.O. Box 1617, Reading, PA 19603
E-mail: zjbazik@comcast.net
Phone (610) 373-2743 • Fax (610) 375-8333

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Phone: (216) 464-8015 • Toll Free: 800-464-4642
Fax: (216) 464-9260 • Website: www.fcsla.com

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Cynthia M. Maleski, Esq., 24950 Chagrin Bou-
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“THE LETTER”

Patricia went to her mail box, and there was only one letter. She picked it up and looked at it before opening, but then she looked at the envelope again. There was no stamp, no postmark, only her name and address. She read the letter:

Dear Patricia,

I'm going to be in your neighborhood Saturday afternoon, and I'd like to stop by for a visit.
Love Always, God

Her hands were shaking as she placed the letter on the table. "Why would the Lord want to visit me? I'm nobody special. I don't have anything to offer." With that thought, Patricia remembered her empty kitchen cabinets.

"Oh my goodness, I really don't have anything to offer. I'll have to run down to the store and buy something for dinner." She reached for her purse and counted out its contents. Twelve dollars and forty cents.

"Well, I can get some bread and cold cuts, at least."

She threw on her coat and hurried out the door. A loaf of French bread, a half-pound of sliced turkey, and a carton of milk... leaving Patricia with grand total of twelve cents to last her until Monday. Nonetheless, she felt good as she headed home, her meager offerings tucked under her arm.

"Hey, lady, can you help us, ma'am?" Patricia had been so absorbed in her dinner plans that she hadn't even noticed two figures huddled in the alleyway. A man and a woman, both of them dressed in little more than rags.

"Look, lady, I ain't got a job, ya know, and my wife and I have been living out here on the street, and, well, now it's getting cold and we're getting kinda hungry and, well, if you could help us, ma'am, we'd really appreciate it."

Patricia looked at them both. They were dirty, they smelled bad and, frankly, she was certain that they could get some kind of work if they really wanted to.

"Sir, I'd like to help you, but I'm a poor woman myself. All I have is a few cold cuts and some bread, and I'm having an important guest for dinner tonight, and I was planning on serving that to Him."

"Yeah, well, okay lady, I understand. Thanks anyway."

The man put his arm around the woman's shoulders, turned and headed back into the alley. As she watched them leave, Patricia felt a familiar twinge in her heart.

"Sir, wait!" The couple stopped and turned as she ran down the alley after them. "Look, why don't you take this food. I'll figure out something else to serve my guest." She handed the man her grocery bag.

"Thank you, lady. Thank you very much!"

"Yes, thank you!" It was the man's wife, and Patricia could see now that she was shivering.

"You know, I've got another coat at home. Here, why don't you take this one." Patricia unbuttoned her jacket and slipped it over the woman's shoulders.

Then, smiling, she turned and walked back to the street...without her coat and with nothing to serve her guest.

"Thank you, lady! Thank you very much!"

Patricia was chilled by the time she reached her front door, and worried, too. The Lord was coming to visit, and she didn't have anything to offer Him. She fumbled through her purse for the door key. But as she did, she noticed another envelope in her mailbox.

"That's odd. The mailman doesn't usually come twice in one day." She took the envelope out of the box and opened it.

Dear Patricia,

It was so good to see you again. Thank you for the lovely meal. And thank you, too, for the beautiful coat.

Love Always, God

The air was still cold, but even without her coat, Patricia no longer noticed!

Dear Friends,

This month take some time to recognize God in everyone you meet. So often we are tempted to believe that God is only found in church. We simply need to meet people where they are. That's where Jesus met people. And that should be our model, too. So try this exercise. At the end of every day take a few minutes to reflect on these questions. Where did you find God's presence today? Did you listen? Did this divine presence change the way you acted and interacted throughout your day?

Remember these words from the Contemporary English Version of the Bible, "The king will answer, "Whenever you did it for any of my people, no matter how unimportant they seemed, you did it for me."

Until Next Month – Warmly, Carolyn

GROUND S FOR INVALIDITY OF MARRIAGE

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

My dear Sisters and Brothers,

Beginning in January of this year, our focus in these articles has been Irregular Marriages and most recently, what constitutes grounds for the invalidity of marriage according to the 1983 Code of Canon Law of the Roman Catholic Church. Namely, what is the meaning of some of the grounds and what proofs and requirements fall within the perimeter of these same grounds?

Last month I touched briefly on Canon 1095. Canon 1095 is basically referred to as being a psychological ground. The law presumes that individuals contracting marriage are willing and able to give consent to the marriage they wish to enter. However, if the consent of a party is defective, a true marriage cannot take place. Canon 1095 is made up of three parts. Number 1° deals with those who at the time of marriage lack a sufficient use of reason. A good example of this would be Stan who arrives for his wedding after partaking in a “few” drinks to “calm his nerves.” Unfortunately he has calmed his nerves to the extent that he is slurring his words and is having some difficulty walking the proverbial “straight line.” The marriage takes place, but was Stan able to give true consent in speaking his vows? In actuality the state of drunkenness negates his ability to give proper consent. Looking down the road, when the union eventually ends because of Stan’s perpetual calming of his nerves through inebriation, his spouse most likely will petition for a Church annulment based on Canon 1095, Number 1°. A second example of a person who was unable to give valid consent would be an individual who is in and out of a coma. Is the individual’s judgment impaired? Do they know what they consented to? Or was consent to marry given while in a delirium? This particular individual’s consent is easily questionable.

Canon 1095, Number 2°, pertains to a person’s inability to seriously evaluate the obligations and responsibilities of marriage as the Church understands. The ground is defined as “Grave Lack of Due Discretion.” In the Tribunal where I serve as Judicial Vicar and Judge, in dealing with this ground we most commonly ask whether anything may have prevented either party from making a decision to marry that was truly free and well informed, such as: immaturity; fear or anxiety; a difficult home life; or a lack of positive examples of marriage and family life in their backgrounds. To illustrate, if Karen was raised in a home with an abusive and/or alcoholic parent, she would lack a positive example of family life which would prohibit a true understanding of the properties of Catholic marriage. Karen may also so desperately desire to leave her difficult family situation to the point that she consents to marry Bob despite the fact that she has reservations about his character. In this case Karen sees Bob as the first person who basically offers to be her rescuer. Marriage to Bob is simply the way out of her dysfunctional home life, and her consent is based on this. In either case, Karen’s consent to marry would be defective. Immaturity is another good example of this ground. If two parties whose courtship and engagement consists of frequent

arguments and break-ups, or perhaps is fraught with evidence of abuse or of a partying lifestyle that shows no signs of stopping; yet they still move ahead with marriage despite the advice of family and friends not to marry; one can easily question their judgment and ability to make a true and evaluative decision to enter a lifelong marriage. In this case, the “red flags” were glaringly there yet the parties did not heed them.

Canon 1095, Number 3°, deals with an individual’s actual incapacity to assume the essential obligations of marriage. The incapacity refers to a psychological or mental disorder that renders a person incapable of assuming the essential obligations of marriage as the Church understands. Some examples that fall within this ground are alcoholism, drug addiction, gambling, homosexuality/transvestitism and post-traumatic stress disorder. In cases of an actual mental disorder, proofs required for this ground normally must include evidence from at least one expert witness who can testify regarding the disorder.

In the Tribunal in which I serve, as well as the United States in general, Canon 1095 is the most widely used and proven grounds in Church annulment cases. In looking at divorce statistics in general, can one doubt the prevalence of defective consent in today’s society when entering the sacred bond of Marriage?

(To be continued)

Anna Hurban District in Cleveland Ohio Annual Day of Recollection in Honor of Sts. Ann and Joachim

Sponsored by: First Catholic Slovak Ladies Association
Anna Hurban District, Cleveland Ohio

Location: Our Lady of Lourdes Shrine
21281 Chardon Road, Euclid, Ohio 44117

Contact Info: Gianna - 216-468-1021 / gianna@fcscla.com
Cleveland District Fraternal Coordinator
c/o FCSLA
24950 Chagrin Boulevard, Beachwood OH 44122

Date: Thursday, July 26, 2018

Schedule: 10:00 A.M. Confessions
11:00 A.M. Mass - Bishop Roger Gries, O.S.B. celebrant
12:00 P.M. Luncheon in St. Ann’s Hall at
Our Lady of Lourdes Shrine
2:30 P.M. Benediction and Rosary -
Fr. Gerard Gonda, O.S.B. presiding

Cost: \$16.00 Per Person

RSVP: RESERVATIONS ONLY - Deadline July 15, 2018
Call Helen Gebura at 440-835-1926 for reservations

Message from our National President

CYNTHIA M. MALESKI



This month, I will provide a brief snapshot of our 17th annual district presidents meeting, held in the home office on Thursday, May 10, 2018. By a number of accounts, it was a productive and meaningful meeting, as well as an opportunity for our district presidents to enjoy each other's company and keep up to date.

We started the meeting with a wonderful dinner the evening prior to the meeting, which gave everyone an opportunity to visit together and get to know each other better, and share some interesting stories.

The next morning after welcome, prayer and pledge of allegiance, your National President asked everyone to again introduce themselves; we were pleased to especially welcome our first time PWAA representative Mrs. Grazyna Buczek of Independence, Ohio. Your National President made comments on the favorable, positive state of our association from 2017 to date in 2018, outlining major trends affecting our society and how the board of directors, officers and the staff are working in concert to achieve our strategic goals, especially in the areas of growth, through our mergers, engagement of a marketing firm to develop a one year marketing plan, human resource initiatives and favorable financial results. Challenges in regulatory and demographic pressures were also discussed. Our president complimented the district presidents for outstanding 125th anniversary district events, which along with the national gala banquet, recognized other outstanding leaders that we are fortunate to have served in the districts and branches. Everyone was provided with highlighted information about the 2019 Quadrennial Convention site in Tampa, Florida, as well as a reminder to begin identifying an appropriate candidate to serve as district representative on the convention compensation committee.

Detailed sales and financial updates were provided by



National Sales Manager Albert Heiles, National Secretary Denise Mackura and National Treasurer Steve Hudak.

We were honored that Msgr. Peter Po-

lando celebrated Mass for us after which a May crowning service was held. Helen Kocan District President Margaret Abildua and the Magdalen I. Iskra District President Magdalen Iskra crowned the Blessed Mother and St. Ann and Okres Maria Kollar Scranton PA District, Helen Oravec presented flowers.

After a delicious lunch in our home office lunch room, it was back to work again, with a fraternal presentation made on our fraternal benefits, procedures and how to use our new district guidelines was presented. It was beneficial to hear the questions being asked and answered as they were relevant to all.

Since some had not yet seen the 125th Anniversary video, it was shown and appreciated by everyone in attendance before the meeting was adjourned.

All in all it was a fruitful, productive and enjoyable meeting and we thank all district officers for their leadership, dedication and service to our association!

Cynthia M. Maleski, National President

FCSLA Annuity Rates

Rates for our Elite Annuities:

SILVER ELITE (5 YEAR)

3.00% APY*

GOLD ELITE (7 YEAR)

3.25% APY*

PLATINUM ELITE (10 YEAR)

3.50% APY*

*This rate is in effect 7/1/2018 thru 9/30/2018.

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 2018 is 2% APY and for the Platinum Elite is 2.5% APY.



100th Anniversary of Pittsburgh Agreement

On May 31, 2018, over 260 people helped celebrate the 100th anniversary of the signing of the Pittsburgh Agreement at the Senator John Heinz History Center, Pennsylvania's largest museum. The program included numerous local and international guests, including leaders of many Czech and Slovak organizations. Representing Slovakia were Lukas Parizek, State Secretary of the Ministry of Foreign and European Affairs of the Slovak Republic; Katarina Csefalvayova, Chair of the Foreign Affairs Committee of the National Council of the Slovak Republic; and Peter Kmec, the current Slovak Ambassador to the United States. A reception followed the formal program.



Mass of Dedication and Blessing of New Basilica Statues

Our National President Cynthia Maleski Groch and Dr. Andrzej Groch were honored to be guests of Archabbot Douglas Nowicki, OSB and His Eminence Donald Cardinal Wuerl at the Mass of Dedication and Blessing of new Basilica statues at St. Vincent's Archabbey in Latrobe, PA, honoring Saint John XXIII and Saint John Paul II on Sunday, April 8, 2018, Divine Mercy Sunday.



Dr. Andrzej Groch, Cardinal Donald Wuerl, Archabbot Douglas Nowicki, and National President Cynthia Maleski Groch.



The Blessing of the two statues with the Cardinal Wuerl and Archabbot Douglas Nowicki.

60th Wedding Anniversary of George and Cathy Cengel

On a lovely spring day on April 19, 1958, George Francis Cengel married Catherine Louise Duray (S081, Whiting, IN) at St. John the Baptist Church in Whiting, IN, which was also the hometown for both. On April 15, 2018, family and friends gathered once again at St. John's Church to celebrate the 60th wedding anniversary of George and Cathy. The celebration began with 10:30 a.m. Mass at St. John the Baptist Church in Whiting, IN, the same church where the wedding took place 60 years ago. About 65 family and friends gathered at Mass to celebrate this event. Father Pares, pastor of St. John's, gave George and Cathy a special blessing in addition to presenting them with a framed copy of an Apostolic Blessing from Pope Francis. A lovely luncheon was then served in the Mural Room, located in St. John the Baptist School. The couple celebrated with siblings and extended family, children, grandchildren, and 2 great-grandchildren.



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Piper Mae Watson Baptized



Piper Mae Watson (J11, St. Louis, MO), was baptized on November 25, 2017 at St. Gabriel the Archangel Catholic Church in St. Louis, MO. Parents are CJ and Tracy Watson and her big brother is Barrett. Piper's godparents are Trudy Vilcek and John Hensley.

John and Shirley Ritz Celebrates 60th Wedding Anniversary

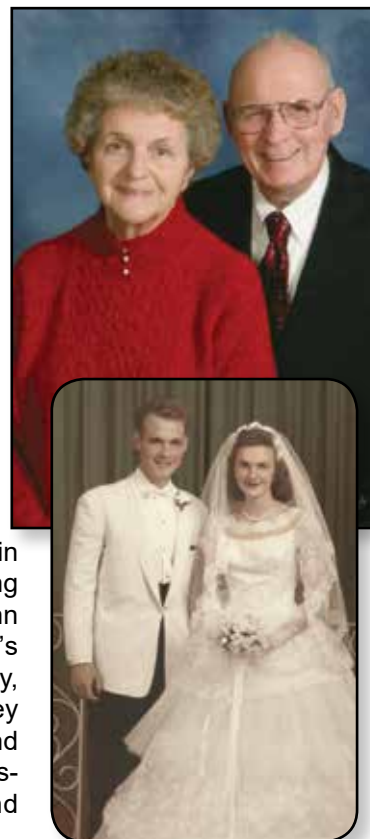
John and Shirley (Ketch) Ritz, Sr. of Mt. Pleasant, PA celebrated their 60th Wedding Anniversary on June 14, 2018. Though John claims they've been in love since the nursery, the high school sweethearts met at East Huntingdon High School and they were married at Visitation of the Blessed Virgin Mary Church in Mt. Pleasant, PA on June 14, 1958.

Early in their marriage they resided in Norfolk, VA while John served in the US Navy. After moving back to Mt. Pleasant, John was employed by Nickle's Bakery, Krystyniak's Bakery, and Seven Springs. Shirley was employed by Red and White Grocery Store, Pittsburgh National Bank, and Harmon House.

The couple has four children: daughter Sandy and husband Gary O'Donnell of Chicora, PA; son John, Jr. and wife Kelly of Ruckersville, VA; daughter Tammy and husband William Taylor of Greensburg, PA; and son Rodney and wife Dawn of Frankfurt, Germany, as well as thirteen grandchildren and five great-grandchildren.

They have played an active role in their children, grandchildren, and great-grandchildren's lives by participating in many family events and milestones and enjoying numerous family vacations.

Often described as "such a cute couple", John and Shirley are best friends and truly enjoy being together. In their spare time they enjoy reading books and working in their flower and vegetable gardens. A blessing to their family, they are incredible role models and are a perfect example of a happy marriage. They and their family are members of Branch S044.



Sr. Branch 114 to Honor Scholarship Winners

St. Ann's Branch 114 will honor its scholarship winners with a party at our monthly meeting on Sunday, July 15 at 1:00 p.m. at the American Slovak Club, 2915 Broadway in Lorain. All our members are invited and encouraged to attend. Please make reservations with Bernie Danevich at 440-960-2605 no later than Wednesday, July 11.

Celebrated the Sacrament of Holy Matrimony

Dr. Gina Marie Kubik and Captain Scott Rottinghaus celebrated the Sacrament of Holy Matrimony on May 26, 2018 at the St. Vaclav Oratory, Clutier, IA. Celebrant was Rev. Kevin Earlywine. Gina is a member of Branch W130 of Clutier, IA. Gina graduated two weeks earlier with her Doctor of Nursing Practice degree from Creighton University in Omaha, NE, and will become a nationally certified Neonatal Nurse Practitioner after passing boards this summer. She is the daughter of Daniel and Pat Kubik of Clutier.

Scott is a Captain in the Iowa Army National Guard, and farms with his family near Gilbertville, IA. His parents are Keith and Jane Rottinghaus of Jesup. The happy couple will live on a farm east of Waterloo.



Donation from Branch 23



Eva Welch (left), cofounder of Street Angels, receives a \$500 donation from Branch 23 of Milwaukee, WI, presented by Luanne Coyne. Street Angels is an outreach team that serves Milwaukee County's homeless by providing meals and life sustaining supplies delivered to them in the organization's van.

2018 Saints Cyril and Methodius Appeal

Donations to the 2018 Saints Cyril and Methodius Appeal continue to come in. As many of you know, the funds raised in this annual Appeal are sent to the Pontifical Slovak College of Saints Cyril and Methodius, 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.

The Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. On behalf of the Pontifical College, thank you to all who have already made their donation to the 40th Annual Appeal. If you have not already done so, please fill out your information in the box at the bottom of this article and mail it along with your check to the address listed. Donations in any amount are deeply appreciated. As of May 20, the 2018 Appeal has raised \$15,121. Again, thank you for your goodness and generosity to the Annual Saints Cyril and Methodius Appeal. Donations received on and after December 1, 2018 will be credited toward the 2019 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 Sacred Heart Parish, Swedesburg, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

40th Annual Saints Cyril and Methodius Appeal

Name _____

Address _____

City _____

State _____ Zip _____

Amount \$ _____

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

Rev. Thomas A. Nasta
First Vice President, Slovak Catholic Federation
Sacred Heart Catholic Church
120 Jefferson Street
Swedesburg, PA 19405

MAY CROWNING AT YOUNGSTOWN DISTRICT MEETING

The Youngstown District held its spring meeting on Sunday, May 20, at the Ala Cart Catering Center in Canfield, OH. Dolores Sonoga, President of Branch 169 which hosted the event, welcomed the attendees.

President Bernadette Demechko also greeted the group and explained some important business would be held before the meeting. The Board had voted to increase the Board membership by adding one more Trustee since Branch 161 had no representative on the Board. Although the President is on the Board from Branch 161 the District Bylaws state that the President cannot vote on motions, except in the case of a tie vote. Therefore, at their April meeting Branch 161 members elected their President, Melanie Leonard, to represent them on the Board. The President administered the Oath of a New Member to Melanie and she spoke briefly about her commitment to serving her Branch, the District and FCSLA.

Since May is the month of the Blessed Mother, the Youngstown District always precedes its meeting with the crowning of the Blessed Mother Statue. Dolores and Melanie put a small wreath of flowers on Our Lady's statue while the group sang, "On This Day, O Beautiful Mother."

Following the May Crowning, a delicious sit-down dinner was served.

Secretary Dolores Sonoga read the roll and there were 125 attending from all eight Branches. She read the minutes which were approved and also the correspondence.

Treasurer Shelly Zura, read the financial report. Annual audit of the financial books will be held in June.

Bernadette stated she had attended the District Presidents' meeting at Headquarters in May. The National Board has a new policy of awarding funding to the Districts. They will still grant a bonus of \$3 for every new insurance/annuity certificate sold but only 5 of the 15 Districts met the quota of selling a \$1,000,000 in a year. The new system will include District projects: one insurance seminar available to District members a year can earn a District \$750 (money given according to District membership). \$250 per District event will be awarded and includes dinners, spiritual activities, or any group get-together. Maximum award will be three events or \$750. Our District received \$818 this year for our District events of the scholarship dinner, Christmas party and Mass/dinner honoring the 125th anniversary of the First Catholic Slovak Ladies Association (FCSLA). The comparison was great – last year we received only \$350 and this year after completing and mailing in a District Activities Report we received \$815.

Bernadette gave the final report of the District's 125th FCSLA Mass and dinner. The District had been allotted \$3,000 (amount per District membership) and spent \$2,965 on the dinner, all rental items, and mailing of the 125th Anniversary calender, souvenir, pen, and dinner program booklet to 41 members who are in nursing homes, home-bound or unable to attend but are interested in District events.

For the 125th anniversary, each District was asked to compile its history.

Agatha Fabiny, past District President, translated the District minutes from 1939-1981. They were written in long-

hand, in Slovak, in three journals. Since we now have those translations in English, the President took the three journals to Headquarters for their archives. They will be scanned so records will be at Headquarters but the actual journals will be donated to the Research Library of the Benedictine Monastery in Cleveland.

The President stated that President Cynthia Maleski gave an update on the merger of the Polish Union of the U.S. of North America (PUNA) and the Polish Women's Alliance of America (PWAA). PUNA has sold the building it used in Wilkes-Barre as its offices and the District Financial Reports indicate they continue to be involved in now selling FCSLA insurance. Bernadette sat next to the representative of the PUNA District and she indicates they are pleased to have merged with FCSLA.

FCSLA awarded 240 national scholarships. Seventeen have been won by the Youngstown District. There were 31 applicants from the District that did not win a national scholarship. Patricia Granchay, President of Branch 156, was introduced and given the Anna S. Granchay District Scholarship applications, each in a separate, unmarked envelope. The winner whose name was pulled was Katelynn McHugh, Branch 156. The Katherine Sedlacko Family Trust will be announced after the family Memorial Day gathering. (Note: Doran Kaplan, Branch 161, was the winner.) The President will send congratulatory letters in June (and a reminder again in August) to the 19 winners inviting them and their families to be guests of their Branch at the annual Scholarship Dinner to be held August 19, at Avion on the Water Banquet Center, Canfield, OH, with Doctor Mary Lou DiPillo, President of Branch 30, and her Branch as hostesses.

The President announced that a Branch 202 member, Victoria Bartos, has received a letter from the National Pageant Director of the Miss Czech-Slovak Pageant, notifying her that she has been selected to represent Ohio in the Pageant to be held the first week in August in Wilber, NE. Flyers with a photo of Victoria in her Slovak kroj (ethnic dress) and her mailing address were on the head table for anyone who would want to donate to help financially with her stay in Nebraska for the event. She stated that the Scholarship Applications for the Simply Slavic Fest are also on the head table and are due June 23. The Fest will be held in downtown Youngstown, OH, on June 16.

The President asked if anyone had any questions, they could see her after the meeting. She asked the membership to pray for Youngstown Bishop George Murry who is in Cleveland Clinic undergoing chemotherapy for Acute Leukemia. Prayers were offered for the Bishop and the deceased members of the District. The meeting adjourned and all were reminded to drive safely.



Melanie Leonard, President of Branch 161, was elected and sworn in at the Meeting and will serve as a Trustee on the District Board.

ART CONTEST

AGE GROUPS:

6 & Under
7-10
11-13
14-15

Contest Eligibility:

- Must be a FCSLA member age 15 and younger. (includes former PUNA & PWAA members)
- If you submit an entry and you are not a member your entry will not be considered.
- Member must be the one that created the artwork.

Deadline:

- Friday, August 3, 2018
- Please mail entries to:
FCSLA, Fraternal & Youth Director
24950 Chagrin Blvd., Beachwood, OH 44122

Contest Rules:

- Only one entry per member
- Submission must be on paper or art board minimum 8½ x 11 in size – no larger
- Please complete the Entry Form below. (copy of entry form is acceptable)

Theme:

“EXPLORING OUTER SPACE”

Draw what you would see if you could take a trip into outer space.

PRIZE LIST FOR EACH AGE GROUP:

1st Place - \$ 50.00 Gift Card
2nd Place - \$25.00 Gift Card
3rd Place - \$15.00 Gift Card
Honorable Mention - \$10.00 Gift Card

BONUS:

Winner's drawings will be published in a future issue of Fraternally Yours Magazine, on the FCSLA Website and Facebook Page.

GOOD LUCK!

FCSLA 2018 ART CONTEST ENTRY FORM

PLEASE PRINT — DEADLINE: August 3, 2018

Name: _____ Age: _____ Branch # _____

Complete Mailing Address: _____

E-mail Address: _____

Title of Artwork: _____

Brief Description: _____

ANNUAL SUMMER FESTIVAL IN DANVILLE, PENNSYLVANIA

The 45th annual Summer Festival, sponsored by the Sisters of Saints Cyril and Methodius in Danville, PA will be held on Saturday, July 14, 2018. Activities will begin at 10:30 a.m. and last until 5:00 p.m.

The festival will feature a large Flea Market, a silent auction, home-made baked goods, hand-crafted items, a book store, Sisters' artwork, and Religious articles. There will be a variety of ethnic foods such as Holupky, Halusky and Potato Pancakes, as well as hot dogs, hamburgers, ice cream and much more. There will be a variety of games for children and adults plus special attractions like raffles, and bingo.

Bus parking is available. The Festival will take place rain or shine, and will close with a Mass at 5:00 p.m. Tours of the Basilica of Saints Cyril and Methodius and of Jankola Library will also be available.

For more information, please call: Sister Barbara Sable at: 570-275-3581, Ext. 302.



Milwaukee Slovak-American Day

The 88th Annual Slovak-American Day will be held Sunday, July 29 at Croatian Park in the Milwaukee area starting Holy Mass at noon. A cultural presentation featuring the Slovak Catholic Sokol Drillers, Tatra Slovak Dancers will begin at 2 p.m. Also new this year is international renowned Fujara musician Bob Rychlik.

~ Leave the Driving to Us! ~

SSCM Summer Festival

July 14, 2018

Villa Sacred Heart, Danville, PA

Fun • Food • Baked Goods • Games
Dinners • Flea Market

MARTZ TRAILWAYS BUS TRANSPORTATION
PROVIDED BY FCSLA \$172

\$10.00 Round Trip from Wilkes-Barre, PA at 9:00 a.m.

CALL MAGDALEN ISKRA – 570-824-0216
to make your reservation!

Julia Miglets Graduates from Youngstown State University

Julia Miglets, (S618, Cleveland, OH) a former recipient of our College Sophomore Scholarship, graduated from Youngstown State University with a bachelor's degree in Professional and Technical Writing and a minor in Public Relations and Advertising on May 5.

She graduated summa cum laude with a 3.9 GPA. She is a member of the Honor Society of Phi Kappa Phi and the recipient of several other scholarships including the Rosalie Hewitt Award, the Virginia Hare Award, and the Red and White Scholarship, to name a few.

Julia currently works in an administrative position at a local business, assisting with social media and advertising. She is also the assistant editor for Women in Technology International – a company that actively pursues opportunities for women in STEM. Julia is also the social media strategist for the Mahoning Valley Family Center.

Her long-term plans include obtaining her master's degree and PhD and working as a professor.



Graduates from Siena College



Danielle M. Ashworth, daughter of Lance and Cindy Ashworth, graduated from Siena College on Sunday, May 13, 2018. Danielle is the granddaughter of Gloria Ashworth and great-granddaughter of the late Kathryn Horvath, both of Cleveland, OH and long-time members. Danielle obtained a

B.A. degree in Social Work from Siena (a Franciscan college located in Albany, NY) and will be pursuing a Master's degree in the same this coming Fall at Binghamton University in New York. Danielle is a past Zenska Jednota scholarship winner and is a member of Branch S221, Cleveland, OH.

UPCOMING EVENTS BRANCH W093, TABOR, SD

July 8 — Monthly meeting after Mass.

August 5 — Annual Potluck Picnic in Takota Park at 5 p.m. Branch W093 will supply refreshments and hot dogs. If inclement weather occurs, change in location to Beseda Hall.

September 9 — Monthly meeting after Mass.

Any questions call Secretary Joyce Sestak at 605-463-2268.

95TH ANNUAL SLOVAK DAY AT KENNYWOOD PARK

The 95th Annual Slovak Day will take place Thursday, July 19, 2018 at Kennywood Park, West Mifflin, PA. It will be an exciting day for Americans of Slovak descent to celebrate their heritage with each other while enjoying colorful displays, authentic costumes, a Slovak liturgy, spectacular Slovak Folk Dance performances, scrumptious Slovak food, special children's activities as well as foot-tapping music for dancing. These combine to build a treasure chest of memories – many to be remembered and still more waiting to be created.

A highlight of Slovak Day is the concelebration of the Slovak Liturgy in the Main Pavilion #5 directly behind "Garfield's Revenge" at 4:00 p.m. The Celebrants will be Catholic priests from the Pittsburgh, Greensburg and Johnstown-Altoona Dioceses. Immediately following will be the vibrant repertoire of Slovak music, songs and dances presented by the "Pittsburgh Slovaks" and the "Pittsburgh Area Slovak Folk Ensemble" (PAS).

Tantalize your taste buds at the Slovak Kitchen where you will be able to enjoy holubky (stuffed cabbage), haluski (sweet cabbage and noodles), pirohy and kolbasy. Your sweet tooth can be satisfied with the homemade favorite – ceregi and paska. Enjoy this delicious dinner or ala-carte foods and relax amid the echoes of Slovakia, as the strolling musicians play all the "Slovak favorites". Food will be served in Pavilion #4 behind the ride "Garfield's Revenge" from 12:30 p.m. until the food is sold out.

Amanda Bonchik FCSLA Scholarship Winner



Amanda Bonchik (S452) daughter of Brian (S452) and Kristine Bonchik graduated with honors from Whiting High School in Whiting, IN. She was awarded a FCSLA scholarship at the awards dinner on June 10, 2018. She is the granddaughter of Robert and Elizabeth (S452) Bonchik and David and Priscilla Williams all of Whiting, IN. A party to celebrate her accomplishments was

held at the Roosevelt Club in Whiting for family and friends. Amanda will be attending Indiana University in Bloomington, IN in the Fall.

ANNUAL CLEVELAND SLOVAK FESTIVAL

Sunday, September 2 from 12-8 p.m.

ST. ANTHONY OF PADUA CHURCH HALL

6750 State Rd., Parma, OH 44134

Polka Bands • Homemade Slovak Food & Pastries!

Cultural Program featuring the Lucina Folklore Ensemble

\$5 admission • Children 12 and under are free

For more information call Donna Oros at 440-465-6412

In Pavilion #3 you will be able to see a "Slovak Living Museum" prepared by the "PAS" Jr. and Maly Ensembles. The exhibit will include Slovak heirlooms of folk treasures that show the incredible skill and artistry found in the Slovak villages.

In the Main Pavilion #5 there will be Slovak Cultural Displays provided by the Slovak Fraternals. New this year is a Slovak Marketplace where one can shop for unique items from Slovakia and other Eastern European countries. Items include Christmas ornaments, embroidered aprons, Slovak cookbooks and much more.

A special youth area will feature activities just for children. The children's program will include games and treats beginning at 12:30 p.m. by the Main Pavilion. Every child participating in these activities will receive a free treat.

From 1 to 4 p.m., one can sit back and enjoy the music or kick up your heels dancing, grab a partner and twirl to traditional Slovak music of the George Batyi Ensemble at the Kitchen Pavilion.

For a day to remember, join all Slovaks on Thursday, July 19, 2018, Kennywood Park. The cost of tickets is \$25 for Fun Day General Admission, \$15 for those 55 years of age and over, plus a Super Senior Ticket (ages 70+) \$11.00. Tickets are available by contacting Sue Ondrejco at (412) 421-1204 or Mary Lou Wagner at (412) 462-1957.

For general information about the 95th Slovak Day contact Chairwoman Mary Lou at (412) 462-1957.

First Holy Communion



PAUL SCHROEDER (second from left) recently received his First Holy Communion at St. Joseph Catholic Church in Hays, KS. Paul is the son of Gordon and Mary Schroeder. He is pictured with his family, all members of Branch W133, Timken, KS.

FCSLA Sr Br 522 MATCHING FUNDS PROJECT

We Love Jeremy Golf Outing



4141 Center Road, Avon, Ohio 44011 • 440-934-6217

August 11, 2018

7:30 a.m. Registration • 8:30 a.m. Shotgun Start

ENTRY FEE: \$400 PER TEAM

\$360 if registered AND paid in full by July 11th

Includes:

- ☒ 18-Holes Scramble Format
- ☒ Cart
- ☒ Driving Range
- ☒ Lunch
- ☒ Steak Dinner
- ☒ Desserts
- ☒ Beverages
- ☒ Skill Challenges
- ☒ Awards & Prizes

Golfers Needed!

*Enjoy playing & help benefit us
at the same time!*

*Non-Golfers, you can still enjoy
great food & raffles!*



"Where Caring and Hope Meet"

SPONSORSHIP OPPORTUNITIES

- ☐ Event Sponsor \$3,000
Receive sign recognition at event; Recognition in advertisements; Double the Event Program Ad; Hole Sponsorship; One Foursome Registration
- ☐ Gold Sponsor of Hope \$500 – \$2,999
Full Page Event Program Ad; Hole Sponsorship
- ☐ Silver Sponsor of Hope \$250 – \$499
Half Page Event Program Ad; Hole Sponsorship
- ☐ Bronze Sponsor of Hope \$100
Hole Sponsorship; Program Recognition
- ☐ T-Shirt Sponsor \$1,500
Logo printed on t-shirt; Program Recognition; Hole Sponsorship
- ☐ Goodie Bag Sponsor \$1,000
Name and logo will be on goodie bag item
- ☐ Beverage Sponsor \$1,000
Sign recognition on beverage cart and/or at beverage holes; Program Recognition; Hole Sponsorship
- ☐ Lunch or Dinner Sponsor \$1,000
Sign recognition at lunch or dinner; Program Recognition; Hole Sponsorship
- ☐ Dinner Only Option \$25
Dinner Only
Number of Dinner Only _____
- ☐ Individual Donation \$_____

Contact Gianna for Registration Form

216-468-1021 • gianna@fcsla.org

or go to link

<https://www.jeremycares.org/golf-outing-1>

Sean Eric Danise Youngest Member of Jr. Branch 46

Sean Eric Danise is the latest member of Jr. Branch 46 in Lansford, PA. He is the son of Nicole (S140) and John Danise of Gaithersburg, MD. Sean was baptized on Mother's Day, May 13, 2018 at St. Jane deChantal Parish in Bethesda, MD. Godparents were his great Aunt Carolyn Bazik, National Editor for FCSLA and his Uncle Matt Bazik. Proud great-grandmother is Veronica Bazik, Branch President of S140 and J46 in Lansford, PA and Eastern PA District President. Grandparents are Michael J. (S140) and Ann Bazik of Drexel Hill, PA. Sean is a 4th generation member of FCSLA.



Daniel G. Vilcek's participated in the Art Fair at Gateway Math & Science Academy where he designed his own personal pyramid. Dan loves playing soccer, basketball, and baseball. He also enjoys jumping on his trampoline and riding his bike. He is a member of J11, St. Louis, MO.

Mary Rindosh Dedicated Volunteer

Mary Rindosh, 93, is a member of Sr. Branch 184 Carteret, NJ. She is very active in her membership of VFW Post 2314 Auxiliary, Carteret. The Auxiliary is involved with many projects to benefit our VETERANS such as spaghetti dinners, raffles, bracelet sales, poppy sales and visiting the local Veterans Home are but a few. Currently, one of the most successful efforts is the sale of cookbooks. Mary, a Life Member, has sold over 170 cookbooks on her own. She accomplishes this through one-on-one contact in the many activities of which she participates.

Mary is recognized for her willingness and ability to volunteer her time for such worthy causes. The cookbook contains many favorite and ethnic recipes from our diverse membership, their families and friends.

If you would like to help Mary and our Auxiliary further, feel free to contact us to purchase this "priceless" cookbook. Our Post contact is Dave Luc (Junior Vice President) email: dluc1@verizon.net or call (732)713-6085. The cost is \$10.00 per cookbook plus shipping and handling.



BASEBALL OUTING for all Senior Branches of Helen Kocan District

FRIDAY, AUGUST 3, 2018

7:00 P.M. Game Time ~ Railcats Stadium

RESERVATION REQUIRED

Contact: Agnes Chervenak - 219-865-6396
or Betty Ortiz 219-671-9278 for further details.

PITTSBURGH DISTRICT HOLDS SPRING MEETING

The Pittsburgh District held its spring meeting on April 29, 2018 at the Comfort Inn and Suites in O'Hara Township, PA. The meeting was hosted by Branch 313, Natrona Heights.

Upon entering the banquet area, members had the opportunity to see a lovely presentation of beautiful Slavic Easter basket covers that Cynthia brought to display. The lovely handiwork emphasizes the richness of our culture.

President Judy Fedor opened the meeting with the pledge of allegiance to the flag. District Recording Secretary Angela Hanyak led "God Bless America", and Dorothy Urbanowicz, National Auditor said the blessing before the meal.

Before the meeting began and during the luncheon, we had the pleasure of listening to Chester Janzak, a member of Branch 313, who played Slovak favorites on his accordion to the delight of our members.

Following the luncheon, National President Cynthia Maleski, also the President of Branch 313, introduced her

officers. The District expressed their appreciation for the excellent luncheon and presented a check for the District's contribution and a Mass for the members of Branch 313.

Roll call was taken and all officers were present. The minutes of the October 2017 meeting and the financial report were read and approved.

Joseph Senko, Slovak Honorary Consul and member of Branch 262, gave a presentation regarding the upcoming celebration of the 100th anniversary of the Pittsburgh Agreement. The signing of the Pittsburgh Agreement on May 31, 1918, was an important occurrence in the course of events leading to the establishment of an independent Czechoslovak state after World War I. Mr. Senko encouraged all members to attend this celebration of our rich heritage.

Virginia Holmes gave the National Officer report, updating the members on home office business, touching on key points from the December 2017 and March

(Continued on Page 15)



Chester Janzak playing accordion.



National, District and Branch 313 officers.



National President Cynthia Maleski and Slovak Easter Basket cover display.



SPRING MEETING

2018 board meetings. She informed our members of the five top districts in sales. The Pittsburgh District was number one!

President Cynthia gave a presentation on the 125th Anniversary of the First Catholic Slovak Ladies Association. All of the districts had events to celebrate the anniversary. Cynthia attended many of the district events. For those who were unable to attend the celebration in Cleveland, Cynthia showed the video that had been created for the anniversary. The video showed the history of our Association from its creation by Anna Hurban to the present. She thanked the District President and all of the Pittsburgh Board for all of their work and effort on behalf of the FCSLA.

Drawings were held. Many prizes were given including hand made centerpieces created by Branch 313 officer Suzy Rapp.

The meeting was adjourned and closed with prayer and Cynthia led us in singing "Hej, Slovaci".

Daniel G. Vilcek Makes First Holy Communion



Daniel G. Vilcek made his First Holy Communion on March 11, 2018 at St. Dominic Savio Catholic Church in St. Louis, MO. He is a member of J11, St. Louis, MO.

Frances Jakabcin District of Eastern PA Holds Spring Meeting

The Frances Jakabcin District of Eastern PA held their spring meeting on Sunday, April 15, 2018 at DeSales University in Center Valley, PA. The meeting was hosted by S319 and J187 of Allentown, PA.

National Editor Carolyn Bazik opened the meeting with a prayer. District President Veronica Bazik called on host Branch Secretary and District Recording Secretary Michele Mrazick Grasso to welcome everyone to the meeting. President Bazik thanked the branches for arranging the meeting. After a delicious buffet luncheon, the 125th anniversary video was shown. President Bazik conducted a business meeting after the video concluded. National Trustee Barbara Waller discussed updates from the National Level. District Financial Secretary Louise Dunstan talked about the importance of matching funds projects and went over the process and paperwork. The afternoon ended with a raffle that raised money for the district treasury. The fall meeting will be held on September 15, 2108 hosted by S140 and J46 of Lansford, PA.





IN MEMORIAM

Alexandria "Alexa" Pashinski, U367

Alexandria "Alexa" Pashinski, 88, of Nanticoke, PA passed away August 27, 2017, in Wilkes-Barre, PA. Born in Nanticoke on July 5, 1929, Alexa was the daughter of the late Leon and Eleanor Laskowski Wadzinski. Alexa was a graduate of Nanticoke High School and attended Wyoming Seminary for two years. She was a member of St. Faustina Parish (formerly St. Mary's Church), Nanticoke. Alexa enjoyed spending time with her grandson, Kyle, going to the casino, watching New York Yankees baseball and polka dances. Surviving are her daughters, Diane and Dale Ann Buchanan and husband, Kirk; grandson, Kyle; sister, Anne Marks; and her faithful companion, her 13-year-old Bichon puppy, Daisy Mae. Memorial donations may be made to Celtic Hospice, Geisinger South Wilkes-Barre.

Virginia M. "Ginny" Whitman, S301



Virginia M. (Ginny) Whitman of North Canton, OH, died on November 25, 2017 surrounded by prayer, family and much love at the age of 94 years and one day. Her life revolved around being the best wife, homemaker, parent, grandparent and great-grandparent that she could be. She put all of her love and effort toward those goals and was very successful. Virginia was deeply devoted to our Lord and was a member of St. Paul's Catholic Parish in North Canton for over 7 decades. Virginia was married to David F. Whitman in 1943 and they lived at 309 Portage Street in North Canton. He preceded her in death in 1986. They raised 6 children, the pride of her life. Her culinary skills were the absolute joy of her family, especially her stuffed cabbages, pastry delights and holiday candy making. Prior to her marriage to David, Virginia graduated from Mount Marie Academy in Canton and became an accomplished bookkeeper. She was an excellent athlete and loved bowling, dancing, softball and skating. Virginia was especially good at playing cards well into her 90's and would occasionally let us win a hand. She is survived by her children Kathleen (Jerry) Theis, Susanne Doll, Mark, Bernie (Kathy) and Ed; nine grandchildren, 17 great-grandchildren and 9 great-great-grandchildren.

Norma Jean Reining, W093



Norma Jean Reining, age 70, of Tabor, SD, died November 25, 2017 after her courageous battle with cancer. Norma Jean was born July 25, 1947 on a farm outside of Utica, SD to John and Violet (Pechous) Machacek. She graduated from Tabor High School in 1965. Norma married Eugene Caba, April 23, 1966 at St. Wenceslaus Catholic Church and had two children. Norma married Larry Reining August 22, 1975 at St. Wenceslaus Catholic Church and had one child. She worked at various cafés and Gurney's Nursery until the early 80's were Norma became a homemaker and was able to stay home and take care of her children. Norma was a member of St. Wenceslaus Alter and Rosary Society. She enjoyed bowling and playing darts. Norma was also an avid Minnesota Vikings fan! Norma is survived by her husband, Larry Reining of Tabor; one son Tim (Shawna) Caba, Yankton, SD; two daughters: Lynn (Mike) Bowers of Renner, SD and Jennifer (Chad) Schramm of Beresford, SD; seven grandchildren;

two sisters: Gail (Emanuel) Kortan and Ilene Sternhagen both of Tabor, SD and several nieces and nephews and great-nieces and nephews.

Madeline Metro, SZJO



Madeline Metro, 88, of Taylor, PA, died December 1, 2018 at Geisinger Mountain View Care Center. Born in Taylor, she was the daughter of the late John and Mary Pehanich Metro. Madeline was a graduate of Taylor High School. For numerous years, she worked for International Correspondence School and retired from Schott Optical, Duryea. She was a parishioner of St. Ann's Basilica, Scranton. Surviving are nieces, nephews, great-nieces and great-nephews.

Jacqueline Peskowski, S72

Jacqueline Peskowski, 62, of Reading, PA died surrounded by her loving family on December 1, 2017, in her residence. Born in Carbondale, PA, she was a daughter of the late John J. and Kathryn J. (Tarhanich) Peskowski. Jackie is survived by her loving sisters: Monica A. (Peskowski), wife of Spencer Dierolf, of Reading, and Ann Marie Peskowski, of Northville, MI. Other survivors include her niece, Laura J. (Dierolf), wife of Jeremy L. Geissler, of Laureldale; and her nephew, Christopher L. Dierolf, of Reading. She is also survived by her great-nephews, Benny and Lorenzo; and by her nieces, Michelle L. (Weber), wife of Albert W. Beaton IV and Theresa E. Weber; and great-niece, Piper M. Beaton. Jackie is also survived by her faithful companion, Odie. Jackie enjoyed attending workshops as well as being employed by Prospectus-Berco for 40 years. She was a parishioner of St. Margaret's Roman Catholic Church, Reading. Jackie loved her Philadelphia Eagles, Phillies and Flyers, and she loved going to bingo with her sister, Monica, and being with her bingo friends, who will miss her very much. Contributions can be made in Jackie's memory to The McGlinn Family Regional Cancer Center, 420 S. Fifth Ave., West Reading, PA 19611, or Compassus Hospice 1001 James Drive, Suite B34, Leesport PA 19533.

Virginia A. Hovan, S319



Virginia A. (Lipovsky) Hovan, 74, of Allentown, PA passed away December 2, 2017. She was the loving wife of the late Reginald R. Hovan, Sr. Born in Allentown, she was the daughter of the late Aloysius and Helen (Rossowski) Lipovsky. Virginia had worked for Traubs Market, the Swain School, Kay Jewelers and modeled for Hess's Patio. She was a member of St. John the Baptist Slovak Catholic Church. She had a "Club" of friends that she enjoyed meeting with once a month, for over 50 years. Above all, her joy in life was spending time with her children and grandchildren. Survivors: Sons - Reginald Hovan II and wife Tammy, Mark Hovan and wife Jen, Scott Hovan and wife Shelly; daughters - Heather Childress, Taylor Hovan; 12 grandchildren; one great-granddaughter; brother - James Lipovsky and wife Stephanie; sisters - Monica Abraham and husband Thomas, Joanne Hess and husband Jacob; sister-in-law- Patricia Lipovsky. In lieu of flowers, per Virginia's request, contributions can be made to Kohut Funeral Home towards funeral expenses.

Deborah Bezdicek, W121



Deborah Bezdicek passed away December 6, 2017 in Yuma, AZ after a battle with cancer. She was born in Dickinson, ND on August 30, 1963 the daughter of Robert and Alice Bezdicek. She graduated from Trinity High School in 1981. She went on to graduate from NDSU and took employment in Casselton and Fargo, ND. Deb was an avid Bison fan. She was such a big fan, she once bought a ticket to the championship game in Texas a year in advance (they won). Deb had a big heart and was always ready to volunteer to help someone. However, after a particularly hard Fargo area winter with lots of flooding and sandbagging, she jumped at an opportunity to take a transfer to Yuma, AZ. While working in Yuma, she changed to an accounting post at Yuma Regional Medical Center and later moved into management. She touched many lives throughout Yuma Regional Medical Center and was a loved member of their accounting "family." Deb was an involved member of the Yuma community, volunteering for numerous charities and fundraisers, including Hospice of Yuma. Deb had a soft spot for pets and they seemed to be drawn to her. When she became ill, she received great comfort and joy from her precious baby girl, her dog Gracie. In addition to Gracie, Deb is survived by her loving parents, Robert and Alice Bezdicek (Manning, ND), brothers; Greg, Myron (wife Rita) and Jeff, and sister; Joyce (husband Milt Epstein) and nephews Aidan and Devin Epstein.

Irene M. Hill, S415



Irene M. Hill (nee Pirnik), 98, died peacefully on Tuesday, December 12, 2017. Irene was born January 5, 1919 in Coldridge, OH to Susan and George (Arway) Pirnik and had been an Akron resident most of her life. She worked many years at Akwell Corp. and Forest City Enterprises. She was a devout Catholic and a member of St. John the Baptist Catholic Church. Irene prayed the Rosary every day. In 2009, she was named 'Woman of the Year' at St. John. Irene loved to cook. Her husband Earl said, "The reason I married Mom was because of her cooking." Mom enjoyed listening to the Cleveland Indians and was their biggest fan. She enjoyed Wheel of Fortune, Jeopardy, playing cards, bowling, playing the slots, polka music and being with her family. She was a member of the Prime Timers. Irene is survived by children Raymond (Marsha) Hill and Susan (Daniel) Stefancik; 3 grandchildren; 2 great-grandchildren; sister Marian Ray; many nieces and nephews; and special friends Helen Capobianco, Jean Hay, Sally Starks, Doris Lewis, Mary Weldon, Maxine Chapman, Claire Harbarger and Lilly Plum.

Jordan Strack, Z417

Jordan Gabriel Strack, 27, of Egg Harbor City, NJ passed away suddenly on November 25, 2017. He is survived by his mother Ellen, father Alexis, two sisters Jessalyn and Avalon, brother Frank, daughter Monica, the love of his life and other half Aria, as well as many friends. Everyone who knew Jordan knew the light and happiness he brought into people's lives. He lived a simple life with many joys. Jordan was a talented musician with guitar being his specialty, loved to impress people with card tricks, and enjoyed

going on road trips. Jordan will always be remembered for his sense of humor, the way he could make light of any situation, and the love he had for everyone in his life. He will be missed so much but we know there's one more star in the sky shining brightly for him. We will all hold him in our hearts forever.

Bernard J. Ben Dalansky, S44



Bernard J. "Ben" Dalansky, 88, of Scottsdale, PA passed away peacefully on December 22, 2017, following a brief illness, in Presbyterian University Hospital, Pittsburgh while being comforted by his loving family. Ben was born in Mt. Pleasant, March 22, 1929, a son of the late Martin and Helen Bahurka Dalansky. He was a graduate of East Huntingdon High School, Class of 1947. He was a devout Catholic and member of the Partner Parish of St. John the Baptist R.C. Church, Scottsdale where he was a member of the former Holy Name Society. Ben was a Veteran of the Armed Forces, serving with the U.S. Army, Co B 125th A.O.M.B., in Korea from 1951 to 1953 during the War, and attained the rank of Corporal. He was a retired Machinist Tool and Die Maker, with Westinghouse, of Pittsburgh and previously, was employed with R.E. Uptegraff Manufacturing Co., Scottsdale, as a Machinist, with a total of 40 years' service. Ben's life will forever be cherished in the lives of his family; his loving wife of 62 years, Juliana Kiliany Dalansky, whom he married October 15, 1955; his children Kenny Dalansky, of Greensburg; Mark Dalansky and wife Pam, of Scottsdale; Karen Wasil and husband Dave, of Adams Twp.; Gary Dalansky and wife Missy, and Julie Galando and husband John, all of Greensburg; nine grandchildren; 2 great-grandchildren, and numerous nieces and nephews.

Loretta Ann Kosar, S169



Loretta Ann Kosar, 85, who died December 27, 2017 at home. Loretta was born December 14, 1932, in Youngstown, the daughter of George and Mary (Kramer) Yurko. She was a graduate of Ursuline High School and received an associate's degree in Education from Ursuline College in Cleveland. Loretta taught second grade at Holy Name School for five years before retiring to raise her family. Loretta was a devoted wife and caring mother to her four children. She was a loving grandmother and great-grandmother who dedicated her life to her family. She enjoyed reading and playing cards, but mostly looked forward to hosting her children and grandchildren for Sunday dinners. She and her husband firmly believed in family time and in 1969, began a tradition that continues today of a summer vacation to the Outer Banks. Her life was characterized by deep faith, generosity and love for her family. Loretta is survived by her husband of 61 years, Leonard Kosar, whom she married August 25, 1956; two daughters, Janet (Mark) Sechrist of Boardman and Karen (Mickey) Popovec of Canfield; two sons, Leonard Kosar and John Kosar, both of Erie, PA; sister Rosemary Munshower of Clarks Summit, PA; seven grandchildren; and one great-grandson.

(Continued on Page 21)

FCSLA Executive Committee Second Quarterly Meeting

Home Office, Beachwood OH • May 16, 2017

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 10:03 a.m. at the home office, Beachwood, Ohio. She asked Chaplain Monsignor Peter M. Polando to open the meeting with prayer.

Opening Business

Roll Call

National Secretary Mackura was asked to call the roll. Members present were:

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

National Treasurer Stephen C. Hudak and Secretary Mackura were also in attendance.

Approval of the Agenda

President Maleski called for approval of the agenda. Trustee Novotny Waller moved and Director Skvarek Banvich seconded to approve the agenda as amended by Treasurer Hudak regarding the budget vs. actual item.

MOTION ADOPTED

Approval of the Minutes

President Maleski called for approval of the February 22, 2017 Executive Committee Meeting minutes. Monsignor Polando moved and Trustee Holmes seconded to approve the minutes as presented.

MOTION ADOPTED

National President's Comments

Director Seich and others reported that they did not receive the agenda and other items. President Maleski asked that the National Secretary to follow up.

2016 AM Best Visit

A summary of FCSLA's record revenues and surplus was presented to AM Best representatives. They were also informed about the new membership criteria, and the 36% increase in new members from 2014 to 2016 as well as the 12% increase in the number of certificates. President Maleski also reported that FCSLA's business profile has expanded in PA, OH, NE, WI, IL, NY, and MN. FCSLA is still looking for marketing person while continuing current marketing programs. President Maleski described the merger process. President Maleski commended staff who worked with her on the AM Best presentation and preparation.

Merger Update

Key regulatory states have approved the mergers – Pennsylvania, Illinois and Ohio. FCSLA is filing new updates in every state where we do business. President Maleski explained the California filing. The transition team is in place, consisting of Treasurer Hudak and Leo Hannah of H2R, CPA, as co-managers. Several teams have also been appointed. PWA invited us to a women's luncheon; Director Jeanette Palanca will represent FCSLA at the luncheon.

Convention

The contract for the FCSLA 2019 Quadrennial Convention at the Marriott in Tampa, Florida was signed. The convention will take place Thursday, Oct. 4th through Saturday, Oct. 6th, 2019.

Sales Incentive Leaders Trip

15 people will attend. President Maleski will address attendees by Skype.

Scholarship

As of today, \$24,470 has been received from 52 branches and individuals for the Anna Hurban Scholarship Fund. Of the 509 applications for the regular annual scholarship fund, 223 scholarships were awarded.

District President's Meeting

A dinner the night before was added. It was very helpful to hear what other Districts are doing. District quotas were discussed. A list of goals is included in the Committee packet.

125th Anniversary

Invitations have been sent to branches. A historical DVD has been completed, and plans are moving forward for the home office open house. The renovation of the St. Anne statue has begun and will be completed in June.

Paid-up Additions

We continue to process adjustments and a substantial portion have been completed.

Fraternal Committee

This committee has begun to meet. Members are Fraternal and Youth Director Kelly Shedlock who will be serving as the Chair with Carolyn Bazik, Denise Mackura and Cynthia Maleski as an ex-officio member. The draft goals developed by the committee include defining an active branch, branch succession plans, methods & tools to enhance member relationships & engagements, conducting a survey of branch leaders, and the work of the merger fraternal team. The President requested a discussion off-meeting with the members of the Executive Committee to discuss the goals.

Marketing Position

Resumes have been received and the preliminary screening process has been initiated.

Regulatory Report

The new Department of Labor Fiduciary Rule was discussed as well as the NAIC model cyber security law and the new PA unclaimed property law. Privacy laws & their impact on operations are being discussed.

Donation Request

President Maleski reported that Monsignor Robert J. Siffrin, Vicar General of the Youngstown Diocese, requested a donation for the student priests at the St. Cyril & Methodius College in Rome. After discussion, Trustee Waller stated that there appeared to be a consensus that a donation be made through current internal processes.

Approval of President's Report

Director Seich moved to accept the President's Report, seconded by Trustee Waller.

MOTION ADOPTED

A ten minute recess was called.

Treasurer's Report

Treasurer Hudak presented the Treasurer's Report.

Supplement 1

Graphs

Treasurer Hudak reviewed graphs on Assets and Surpluses,

Income by Type, Annuity Premiums, Life Premiums, Net income before dividends, and current bond ratings. Treasurer Hudak clarified the time period the graphs covered.

Acquired Securities

Treasurer Hudak reported on recent securities acquired by FCSLA. Questions were asked and answered.

Annuity Balances

Treasurer Hudak discussed the current status of annuity balances and reserves.

Treasurer Hudak then introduced Controller Rando to discuss the budget vs. actual.

Budget vs. Actual

Controller Rando discussed the report and reviewed both life and annuity sales compared to the detailed budget. He also highlighted some items on the general budget. Questions on the report were asked and answered.

Monsignor Polando was excused temporarily from the meeting.

Controller Rando was excused from the meeting.

Lunch recess was called.

The meeting reconvened at 1:05 PM.

Treasurer Hudak continued his report.

Monsignor Polando rejoined the meeting by phone.

President Maleski began a discussion about FCSLA's investment strategy. Treasurer Hudak explained the strategy in the context of current investments. Questions were asked and answered.

Approval of Report

Trustee Waller moved to accept the Treasurer's Report, seconded by Trustee Holmes.

MOTION ADOPTED

Unfinished Business

Annuity Interest Yield (April 1, 2017 – June 30, 2017)

Treasurer Hudak explained new money invested in annuities. President Maleski discussed the Department of Labor Fiduciary Rule's relationship to annuity sales.

After further discussion, Monsignor Polando moved and Director Waller seconded that the executive committee recommend to the board that the annual annuity yield rate credited for the second quarter 2017 (April 1, 2017 – June 30, 2017) remain the same:

Elite products

Silver Elite – 5 yr. 2.75% APY

Gold Elite – 7 yr. 3.00% APY

Platinum Elite – 10 yr. 3.25% APY

Legacy products

Legacy 3.5% - 3.5618% APY

Legacy 4.5% - 4.6025% APY

Executive Committee Meeting Dates (start time 10:00 a.m.)

3rd Quarterly Meeting – August 16, 2017

4th Quarterly Meeting – November 2, 2017

Adjournment and Prayer

Director Seich moved and Trustee Holmes seconded to adjourn the meeting. Meeting adjourned at 12:21 p.m. with prayer led by Monsignor Polando.

MOTION ADOPTED

Cynthia M. Maleski, President

Denise Mackura, National Secretary

ATTEST:

Monsignor Peter M. Polando, Chaplain

Sue Ann M. Seich, Director

Joann Skvarek Banvich, Director

Virginia A. Holmes, Trustee

Barbara Novotny Waller, Trustee

Third Quarterly Meeting August 16, 2017

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 10:03 a.m. at the home office, Beachwood, Ohio. She asked Chaplain Monsignor Peter M. Polando to open the meeting with prayer.

Opening Business

Roll Call

National Secretary Mackura was asked to call the roll. Members present were:

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

National Treasurer Stephen C. Hudak and Secretary Mackura were also in attendance.

Approval of the Agenda

President Maleski called for approval of the agenda. Trustee Novotny Waller moved and Director Seich seconded to approve the agenda.

MOTION ADOPTED

Approval of the Minutes

President Maleski called for approval of the May 16, 2017 Executive Committee Meeting minutes. Trustee Holmes moved and Monsignor Polando seconded to approve the minutes as presented.

MOTION ADOPTED

National President's Comments

125th Anniversary

President Maleski thanked everyone for their participation and reported that she received many excellent comments about the Mass, Gala and Open House. The President presented the press release that had been sent by State Rep. Marlene Anielski to honor the FCSLA anniversary. She also reported that a shortened version of the video had been prepared for presentation at the AFA Annual meeting in September.

Anna Hurban Scholarship Fund

The President reported that \$55,975 had been collected to

(Continued on Page 20)

FCSLA Executive Committee Third Quarterly Meeting

date for the Anna Hurban Scholarship Fund by 81 branches, a number of districts and 13 individuals.

Fraternal Committee

The Fraternal Committee is conducting a branch survey and is considering redoing the branch framework document (rules and regulation). They are also reviewing relevant IRS regulations.

ODI Meeting

An update was given from the quarterly update conference call meeting on the mergers as well as the strategic plan and the enterprise risk management framework.

DOL Rule

The latest reports suggest that an implementation delay is possible.

2016 AM Best Report

President Maleski reported that FCSLA received an A- rating. The agency noted the challenge of decreasing membership numbers from the 2016 numbers provided, which did not include our merger partners. They also indicated that there were good annuity sales and noted a shift to sustained growth in the AM Best narrative commentary. The report also noted that they thought our mergers strategy is a good way to jump start our growth.

Merger Update

PUNA assumption notices have been sent to PUNA members, their active files have been moved to FCSLA and the PUNA building has been sold. The PWA merger closed July 1, and it is necessary to now send out assumption letters.

Pope Frances Charity Award

President Maleski expressed that the *Pope Francis Charity and Leadership Award*, given by *Caritas in Veritate* under the pontificate of the Holy Father will be awarded on October 21, 2017 and she will be one of this year's recipients. Monsignor Polando then proposed that the Board help sponsor the event and National President Maleski, since FCSLA is noted after the President's name and because of the long-standing connections to President Maleski.

Director Seich made a motion to recommend that the Board of Directors support the event by purchasing sponsorships/tickets to attend. Director Seich also included in her motion a recommendation that the Board have a special meeting to discuss details. Monsignor Polando amended the motion to specify that the meeting be by teleconference. Subsequently President Maleski decided to recuse herself from the telephone conference meeting. Director Banvich seconded the Motion.

MOTION APPROVED

Slovak Catholic Federation

President Maleski discussed the Slovak Catholic Federation Convention to be held in Youngstown, Ohio from September 17 through the 19th.

AFA Webinar

President Maleski noted that being a member of the AFA is needed to help protect the FCSLA tax exemption. Board Members and officers have been asked to participate in the webinar by phone. There was a discussion of changes at the AFA.

Approval of President's Report

Director Seich moved to accept the President's Report, seconded by Trustee Holmes.

MOTION ADOPTED

Treasurer's Report

Treasurer Hudak presented the Treasurer's Report, which included PWA figures. The 2018 budget was discussed. PUNA files have been processed, but the processing of PWA files has just recently begun.

Auditor Sekerak made a motion to accept the Treasurer's report, seconded by Director Banvich.

MOTION ADOPTED

UNFINISHED BUSINESS/NEW BUSINESS

Annuities

The Treasurer reviewed the annuity history since the November. Exhibit B was reviewed, showing that annuity revenues have been increasing.

Director Seich made a motion that annuity rates remain the same as the last quarter, seconded by Monsignor Polando.

MOTION ADOPTED

Dividends

Monsignor Polando made a motion that dividends remain the same, seconded by Director Seich.

MOTION ADOPTED

Executive Committee Meeting Dates (start time 10:00 a.m.)

To be determined

Adjournment and Prayer

Director Seich moved to adjourn the meeting seconded by Director Banvich.

MOTION ADOPTED

Meeting adjourned at 12:21 p.m. with prayer led by Monsignor Polando.

Cynthia M. Maleski, President

Denise Mackura, National Secretary

ATTEST:

Monsignor Peter M. Polando, Chaplain

Sue Ann M. Seich, Director

Joann Skvarek Banvich, Director

Virginia A. Holmes, Trustee

Barbara Novotny Waller, Trustee

Slovak Day Celebration

Come and Celebrate the 45th Annual Slovak Day on Sunday, July 15, 2018. Starting with a Catholic mass at Our Lady of Czestochowa Shrine, Merrillville, IN at 10:30 a.m. Mass will be followed by ethnic food, drink, a cash raffle and dancing. This year we are excited to showcase Domovina Dancers from Windsor, Canada to perform some of the traditional Slovak dances! Cash raffle tickets are available.

Our Lady of Czestochowa Shrine is located at 5755 Pennsylvania St. (Broadway) Merrillville.

For more information visit www.facebook.com/SlovakDayCelebration or contact Betty Yurechko at 219-795-1518.



IN MEMORIAM

Valerian Hronek, W051



Valerian "Spike" Hronek, age 94, of Pocahontas, IA passed away September 3, 2017, after a lingering illness. Valerian Francis Hronek was born October 5, 1922, on the family farm of Wesley and Mary (Hotovec) in Pocahontas, IA. He attended Country School and Pocahontas High School. After graduation, he entered the US Army to serve in WWII. He was selected for Officers Candidate School in Fort Sill, OK, which he completed as a Lieutenant. The majority of

his deployment was in the European Theater in Italy and France serving in the artillery divisions. Returning to Iowa, Spike worked as a draftsman in Muscatine, IA for several years, then as an employee of the Levene Construction Company in Pocahontas. He was elected Deputy Sheriff in Pocahontas and later worked at the Iowa Liquor Sales. As a lifetime member of the American Legion, he served as commander of the Honor Guard and for many years marched the Guard to the Memorial Day Presentation at the Cemetery. One of his proudest possessions was the 57 year plaque for serving in that capacity. He enjoyed music, playing the guitar and mandolin (which he built) or listening to his library of 40's music. Spike followed the rodeos and sports on TV always supporting his teams – the Minnesota Vikings and the Phillies.

Arvella A. Woita, W026



Arvella A. Woita, 82, of Wahoo, NE died August 23, 2017 at the South Haven Care Center, Wahoo, NE due to complications from a heart attack. Arvella was born at the farm west of Touhy, NE on August 17, 1935 to Adolph and Anna (Fidler) Ohnoutka. She graduated from Valparaiso High School and the University of Nebraska with a degree in Elementary Education. She has been a resident of Wahoo since

June, 1957. Arvella was a school teacher for 37 years teaching at Districts 49, 113, 48, 62, 23 (28 years) and St. Johns in Weston. She also substituted at St. Wenceslaus Elementary and Wahoo Public. Her one room school, District 23, was featured in USA today and on local Television. She married Robert Lee Woita on June 5, 1957 at Touhy. She is survived by her daughters Jenay (Bob) Morrill of Overland Park, KS, and Shelly (Steve) Couch of Fort Worth, Texas and 4 grandchildren; many nieces, nephews, great-nieces and great-nephews. Arvella was a devoted, loving wife and mother, aunt, teacher, and friend. She was outgoing and friendly to all; never meeting a stranger. She was a member of St. Wenceslaus Catholic Church in Wahoo, Catholic Daughters, Weston Legion Auxiliary and Delta Kappa Gamma Teachers Sorority.

Annette M. Dobson, U401

Annette M. Dobson, 90, Altoona, PA peacefully passed away on October 6, 2017. She was born Antionette M. Rogal in the village of Allport, Cambria County, daughter of John Rogal and Antionette Presalowicz (Presloid), both Polish immigrants to the United States. Annette married Richard T. Dobson on Jan. 17, 1953. Her husband preceded her in death on March 29, 2011, after 58 years of marriage. Surviving are four children: Thomas R. Dobson and his wife, Beverly, of Mercer, Jean D. Johnstone and her husband, Bruce,

of Altoona, Ann D. Mormak and her companion, Stanley Good, of Sugarloaf and Richard K. Dobson of Altoona; six grandchildren; and a great-grandson. Annette was the last surviving member of a family of sixteen children. Annette graduated from the University of Pennsylvania School of Nursing in 1950. She was employed at the Cresson TB Sanitarium, where she met her future husband who was a patient there. She also worked at French Hospital in New York City. Later in life, Annette worked at Garvey Manor, Hollidaysburg, and did private duty nursing. It was often said of Annette that she was one of the sweetest persons you will ever meet. She was a kind and caring person with a heart of gold. She will be sadly missed and fondly remembered by those who knew her.

Msgr. Richard J. Loper, S319



Rev. Msgr. Richard J. Loeper, Pastor Emeritus, Holy Ghost Parish, Bethlehem, PA, died on August 26, 2017 at the age of 92. Born in Reading, he was a son of the late Joseph J. and Mary A. (Voelker) Loeper. He attended Saint Charles Borromeo Seminary, Millersville State College, and Villanova University, from which he received a Master's Degree in Education

Administration, and The Institute for Continuing Theological Education at North American College, Rome, Italy. He was ordained to the Priesthood on May 27, 1950 by the Most Reverend J. Carroll McCormick, at the Cathedral of Saints Peter and Paul, Philadelphia. Msgr. Loeper's first priestly assignment was Parochial Vicar, Saint Mary Parish, Phoenixville, followed by Professor, Allentown Central Catholic High School, with residence at Our Lady Help of Christians Rectory and Saint Stephen of Hungary Rectory, Allentown; Principal, Pius X High School, Roseto, with residence at Saint Elizabeth of Hungary Rectory, Pen Argyl; and Principal, Holy Name High School, Reading, with residence at Saint Cyril and Methodius Rectory. Msgr. Loeper's first Pastoral Assignment was at Saint Joseph Parish, Reading. He was later named Pastor of Holy Guardian Angels Parish, Hyde Park, followed by Pastor, Holy Ghost Parish, Bethlehem, where he remained until his retirement and was named Pastor Emeritus, Holy Ghost Parish, Bethlehem, on June 15, 1999. Msgr. Loeper was named an Honorary Prelate of His Holiness by Pope Paul VI, on December 21, 1974. Survivors: brother, Donald J. Loeper, M.D., and sister, Bernadette (Loeper) Wolff; 18 nieces and nephews and numerous grandnieces and grandnephews. Contributions: In lieu of flowers, donations may be made to the Bishop's Annual Appeal, Diocese of Allentown, PO Box F, Allentown, PA 18105 or to Holy Ghost Church, 417 Carlton Ave., Bethlehem PA 18015.



NEW JERSEY-NEW YORK FRATERNAL ALLIANCE

2018 YOUTH VOLUNTEER AWARD APPLICATION

Please print or type

Name: _____

Telephone: () _____

Date of Birth: _____

Address: _____

City/State/Zip: _____

Your Fraternal Benefit Society: _____

Civic (non-school) Activities*: _____

Fraternal Benefit Society Activities*: _____

* Information can be submitted on a separate sheet of paper.
Please type or print.

RULES/REGULATIONS/REQUIREMENTS

Applicant must:

1. Be a resident of NJ or NY who is a member of a Society within the NJ-NY Fraternal Alliance
2. Be between the age of 16 and 22 at the time of application
3. Obtain a recommendation letter from your Fraternal Benefit Society
4. Sign the *Statement of Application* below
5. Additional documentation may be submitted
6. Return the completed application and letter of recommendation, postmarked no later than 9/3/18 to:

Richard Cecchi
NJNYFA Youth Volunteer Award Committee
Workmen's Benefit Fund of the USA
399 Conklin Street – Suite 310
Farmingdale, NY 11735-2614

- \$500 award to the recipient
- \$500 given to the Recipient's Charity of choice, compliments of the Recreation Farm Society
- Judging will be done by the Youth Volunteer Award Committee of the NJNYFA
- Awards will be announced at the NJNYFA Annual Meeting, October 11, 2018.

STATEMENT OF APPLICATION

I understand that my selection for this award is based upon my answers to these questions; and further that my application is in competition with other eligible persons and that the decision of the NJNYFA is final. This application is completed with my knowledge and consent, and false information will void the award. The information that is provided in this application is true and complete.

Signature of Applicant _____

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF FEBRUARY 28, 2018

ASSETS

Cash & Short Term Investments	\$ 34,327,335
Bonds	900,843,348
Preferred Stock	2,253,102
Common Stock	7,447,576
Investment Income Due & Accrued	13,387,966
Property Plant & Equipment, Net	5,220,034
Certificate Loans & Accrued Interest	2,740,031
Other Assets	1,747,707

TOTAL ASSETS

\$ 967,967,100

LIABILITIES

Life Reserves	\$ 297,627,812
Annuity Reserves	543,303,997
Death Claims Payable	2,616,737
Unearned Premiums	491,524
Matured Endowments	338,437
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,638,535
Accrued Convention Donations	588,000
Provision for Future Conventions	449,388
Asset Valuation Reserve	8,624,841
Interest Maintenance Reserve	1,358,266
Other Liabilities	2,316,226

TOTAL LIABILITIES

\$ 863,753,763

Surplus

\$ 104,213,337

TOTAL LIABILITIES AND SURPLUS

\$ 967,967,100

INCOME STATEMENT

For the Two Months Ending February 28, 2018

REVENUE

Insurance Premiums	\$ 558,073
Annuity Premiums	6,678,936
Investment Income	7,479,889
Amortization of Interest Maintenance Reserve	38,572
Rental Income	64,994
Other Revenue	3,084

TOTAL REVENUE

\$ 14,823,549

EXPENSE

Increase in Reserves — Life	\$ (10,187)
Increase in Reserves — Annuity	3,510,476
Insurance Benefits	1,334,740
Annuity Benefits	6,479,383
Commission Expense	182,880
Surrender Benefits	658,605
Post Mortem Benefits	267,793
Miscellaneous Member Benefits	8,920
Matured Endowments	(3,217)
Donation Expenses	8,201
Change in Accrued Convention Donations	42,000
Convention Expenses	33,334
Bank Service Charges	1,624
Data Processing Service Fees	33,675
Accounting Fees	9,540
Actuarial Fees	77,835
Legal Fees	9,073
Consulting Fees	19,736
Branch and District Funding	133,584
Fraternal Activities	3,838
Official Publications	78,103
Scholarship Awards	47,666
Miscellaneous Employee Benefits	81,926
Fees — Directors	33,050
Salaries — Employees	313,066
Salaries — Officers	88,031
Interest Expense	50,141
Tax Expense	36,091
Depreciation Expense	34,592
Utility Expense	16,517
Postage and Printing	70,138
Advertising	9,753
Travel Expense	7,559
Insurance Department Fees	11,976
Sales Promotion	39,804
Rental Expense	66,874
Other Expense	108,030

TOTAL EXPENSE

\$ 13,895,150

Income (Loss) from Operations

\$ 928,399

Dividends to Members

211,169

Subtotal Income (Loss)

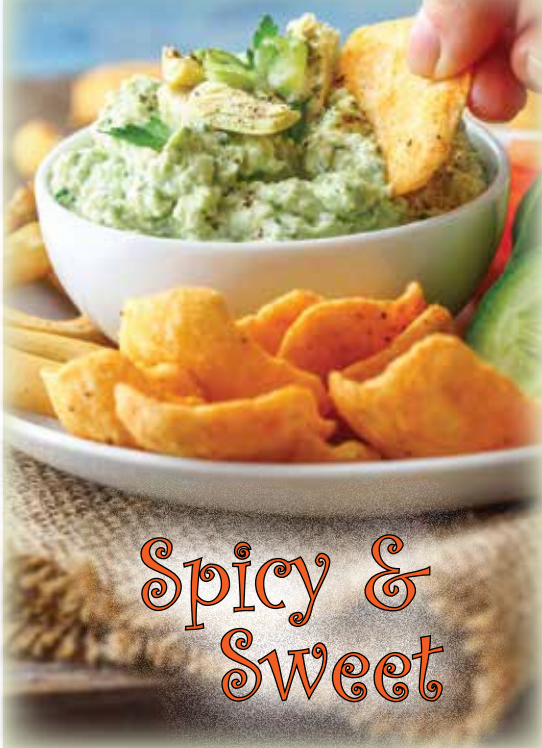
\$ 717,229

Capital Gains (Loss)

(28)

NET INCOME (Loss)

\$ 717,201



Spicy & Sweet

HOT CUCUMBER AND ARTICHOKE DIP

- ½ cup mayonnaise
- ½ cup grated Parmesan cheese
- ¼ cup chopped green onion
- 1 (14-ounce) can artichoke hearts, drained and chopped
- 1 seedless cucumber, chopped
- 1 garlic clove, crushed, optional
- Crackers or rye bread

Heat oven to 350 degrees. Mix mayonnaise and cheese in a small bowl. Stir in green onion, artichoke hearts, cucumber and garlic. Spoon into a 1-quart casserole.

Cover and bake for 20-25 minutes, or until hot. Serve warm with crackers.

GRILLED SPICY SCALLOPS

- 3 pounds scallops
- 2 teaspoons finely chopped fresh ginger
- 2 teaspoons finely chopped garlic
- 2 teaspoons finely chopped cilantro leaves
- 2 tablespoons chili sauce
- 2 tablespoons low-sodium soy sauce
- ½ cup fresh-squeezed orange juice
- Pinch of ground black pepper
- ½ cup peanut oil
- 2 teaspoons toasted sesame oil
- 20 ounces European salad mix
- 2 carrots, julienned
- ½ cup prepared raspberry salad dressing
- 1 pint fresh raspberries
- ½ cup crumbled Gorgonzola cheese

Clean scallops and set aside. Prepare marinade: combine ginger, garlic, cilantro, chili sauce, soy sauce, orange juice, pepper, and peanut and sesame oils and mix well. Place scallops in the marinade and refrigerate for 1 hour, stirring from time to time.

Place scallops on a hot grill and cook approximately 2 minutes per side, depending on how well-done you like your shellfish.

Toss the salad greens and carrot with the raspberry vinaigrette, place on your favorite plate, set scallops around or on top of the salad, place a few fresh berries all around your plate, sprinkle with crumbled Gorgonzola.

SPICY TOMATO BRUSCHETTA

Preheat oven to 325 degrees. Cut baguette diagonally into 24 slices; arrange on a baking sheet. Brush both sides of bread slices with 2 tablespoons of the olive oil. Bake until toasted and golden, about 6 minutes per side.

- 1 baguette
- 6 tablespoons extra-virgin olive oil, divided
- 12 tomatoes-on-the-vine, 6 red and 6 yellow, seeded and finely diced
- 4 garlic cloves, finely minced
- 2 small jalapeño peppers, seeded and minced
- ½ cup chopped fresh basil
- Generous pinches of salt and freshly ground black pepper
- 6 ounces soft, mild goat cheese

Combine 4 tablespoons olive oil, tomatoes, garlic, jalapeños, basil, and salt and pepper to taste in a medium bowl. Spread goat cheese over toast; arrange in a single layer on a baking sheet. Mound tomato mixture on toast. Bake on the center oven rack until heated through, 5-8 minutes. Transfer bruschetta to a platter and serve immediately.

GRANDMA JANE'S APPLE CAKE

- 1½ cups sugar
- ½ cup vegetable oil
- 2 large eggs
- 2 cups unbleached white flour
- 1 teaspoon baking soda
- 1 teaspoon baking powder
- ½ teaspoon salt
- 1 teaspoon ground cinnamon
- ½ teaspoon ground nutmeg
- ½ teaspoon ground cloves
- 3 cups peeled, sliced Washington apples (*any combination of Braeburn, Fuji, Gala or Red Delicious*)
- 1 cup chopped pecans or walnuts

Preheat oven to 350 degrees. Combine all ingredients in a large bowl. Mix with a wooden spoon until combined; dough will be very stiff. Spread in a buttered 9x13-inch pan.

Bake for 35 minutes, or until a toothpick inserted in the center comes out clean. This is excellent for picnics; it keeps well and stays moist.

COUNTRY PEACH TART

- Pastry dough for single-crust 9-inch pie
- 4 cups peeled, sliced fresh peaches or frozen peaches, thawed
- 12 packets Equal sweetener (or ½ cup Equal Spoonful or Equal Sugar Lite)
- 1 tablespoon all-purpose flour
- ½ teaspoon ground cinnamon
- ¼ teaspoon almond extract

Preheat oven to 425 degrees. Roll out pastry dough on a floured surface into a 12-inch circle; transfer to an ungreased baking sheet. In a bowl, combine peaches, Equal, flour, cinnamon and almond extract; toss until peaches are coated.

Arrange peaches on pastry, leaving a 2-inch border around the edges. Bring pastry edges toward the center, overlapping as necessary.

Bake for 25-30 minutes, or until the crust is golden brown and the peaches are tender. Serve warm or at room temperature. Makes 8 servings.

APPLE SAUCE BROWNIES

- 1 cup firmly packed brown sugar
- ½ cup margarine or butter, softened
- 2 eggs
- 1 cup Regular or Cinnamon Apple Sauce
- 1 teaspoon vanilla extract
- 1 cup all-purpose flour
- ¼ cup unsweetened cocoa
- 1 teaspoon cinnamon
- ½ teaspoon baking powder
- ½ teaspoon baking soda
- ¼ teaspoon salt
- ½ cup chopped nuts

Preheat oven to 350 degrees. Grease a 9-inch square pan. In a large bowl, combine brown sugar, margarine and eggs; mix well.

Stir in apple sauce and vanilla; blend thoroughly. Stir in flour, cocoa, cinnamon, baking powder, baking soda and salt; mix well. Stir in nuts. Pour into prepared pan.

Bake for 25-35 minutes, or until a toothpick inserted in the center comes out clean. Cool on a rack; cut into squares.

CHERRY-BERRY SMOOTHIE

- 3 cups fresh pitted dark sweet cherries
- 3 cups frozen whole strawberries (unsweetened)
- 3 cups cran-cherry juice

In a blender, purée half the fresh pitted dark sweet cherries, half the frozen strawberries and half the cran-cherry juice, stirring as needed, until smooth.

Pour into 2 serving glasses. Repeat with the remaining ingredients for 2 more servings. Makes four 12-ounce servings.



PERIODICAL

7/18

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.