

ISSN 0897-2958

Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 104, NO. 12

SEPTEMBER 2018



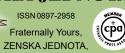




ŽENSKÁ JEDNOTA

Fraternally Yours, ŽENSKÁ JEDNOTA®





is a monthly magazine published by the First Catholic Slovak Ladies Association. National Headquarters at 24950 Chagrin Blvd., Cleveland, Ohio 44122

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

Periodical Postage Paid at Cleveland, OH 44101 and additional entries

Subscription Rate, Non-Members: \$6.00 — 1 Yr. Printed at Triangle Press

6720 Allentown Blvd., Harrisburg, PA 17112 Postmaster: Send address changes to

Zenska Jednota, First Catholic Slovak Ladies Association

24950 Chagrin Boulevard, Cleveland, OH 44122 Deadline for all articles is the 15th

of the month, $1\frac{1}{2}$ months prior to the issue date.

OFFICE HOURS — HOME OFFICE Monday through Friday — 8:00 a.m. to 4:30 p.m. Phone: (216) 464-8015 • Toll Free: 800-464-4642 Fax: (216) 464-9260 • Website: www.fcsla.com

BOARD OF DIRECTORS

CHAPLAIN:

Very Reverend Monsignor Peter M. Polando, Cathedral of Saint Columba, 159 W. Rayen Ave., Youngstown, OH44503. Residence: (330)744-5233. Email: ppolando@youngstowndiocese.org. PRESIDENT:

Cynthia M. Maleski, Esq., 24950 Chagrin Boulevard, Beachwood, OH 44122. (800) 464-4642. Ext. 1011. Email: Cynthia@fcsla.com. NATIONAL DIRECTORS:

Jeanette E. Palanca, 304 W. Exchange Street, Crete, IL 60417. Residence: (847) 770-3508. Email: jeanetteeve@outlook.com.

Sue Ann M. Seich, 1433 Saxony Circle, NW, Canton, OH 44708. (330) 478-2949. Email: sams330@ aol.com.

Lawrence M. Golofski, 1114 Surrey Lane, Vandergrift, PA 15690. Residence: (412) 915-9035. Email: LarryG.FCSLA@gmail.com.

Joann Skvarek Banvich, Whiting, IN 46394. Residence: (219) 322-8785. Email: btvendo@gmail.com. NATIONAL TRUSTEES:

Virginia A. Holmes, 1625 Vermont Avenue, White Oak, PA 15131. Residence: (412) 672-1565. Email: Holmes7732@aol.com.

Barbara Novotny Waller, 413 Oley Street, Reading, PA 19601. Residence: (610) 372-5750. Email: bnwaller@comcast.net.

NATIONAL AUDITORS:

Barbara A. Sekerak, 6312 Elmdale Road, Brook Park, OH 44142. (216) 676-9332. Email: bas7535@gmail.com.

Dennis L. Povondra, 102 South Janda Avenue, Tabor, SD 57063. Residence: (605) 463-2571. Email: povondra@hcinet.net.

Dorothy L. Urbanowicz, 27 Crescent Drive, Monessen, PA 15062. Residence: (724) 684-8243. Email: doty8613@gmail.com.

> COURT OF APPEALS: Anne M. Sedlock Ronald Sestak Judith A. Fedor Cynthia Oresik Bernadette J. Demechko

A Boomerang World

As I was sitting outside this morning sipping my coffee and watching the sun climb over the horizon, I looked down and saw a curved stick on the ground that reminded me of a boomerang.

Suddenly I was caught up in memories of me as a youngster, playing for hours on end in my backyard with a small wooden boomerang I had been given as a gift.

Remember when you were a kid, how fascinated you were with boomerangs? (At least I was!) You take this flat, curved piece of wood and throw it, then watch in amazement as it curves around in the air and comes right back to you!

As "miraculous" as that seemed when we were kids, I've found as I have gotten older that most of our life is like that. Whatever we "throw" out there, comes back to us.

We live in a "boomerang" world. Let me explain. If you smile at someone, in almost every case, they will smile back. Try it now with someone nearby, and see if it works.

If you're kind toward someone, they will usually be kind in return. Of course, this also works in the other direction. If you complain to someone, they will "share" their complaints with you. (In fact, you may quickly find yourself in a subtle competition to see who is more miserable.)

If you get angry at someone, they will usually get angry with you, and so on. The fact is, whatever you decide to "throw" out into the world will usually circle around and land right back at your feet. (Much like the boomerangs we played with as kids.)

Here's what struck me this morning. I have a CHOICE about what I decide to "throw" out into my world. I have a CHOICE about what I WANT to land at my feet.

If you want more JOY, throw it out there. If you want more HAPPINESS, throw some happiness out there to someone else, and watch it "miraculously" come back to you.

It even works with money. Need money? Give some away. Spiritual leaders from the beginning of time have been telling us this, but most of us are afraid to believe it.

It works in just about every area of our life. When we give something away; when we "throw" it out there, it comes back to us.

But here's the good news (and this is really the "miraculous" part): We actually get MORE back than what we throw out there. Plant a seed, and you don't just get one seed back. You get HUNDREDS, maybe even THOUSANDS!

Dear Friends,

Today, and for as many days afterwards as you want, make a conscious CHOICE about what you want to "throw" out into the world. By doing this, you will be making a choice about what is going to come back and land at your feet. Remember the boomerang. Whatever you "throw" out there WILL come back to you (many times over)!

Until Next Month, *Warmly, Carolyn*

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

My dear Sisters and Brothers,

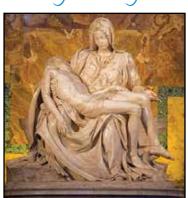
In the past two articles written by yours truly, the focus was on two widely used grounds for Catholic Church annulment; namely, Canon 1095 and Canon 1101. There are, of course, other possible grounds, and this month I will briefly highlight some of them.

Canon 1096–Ignorance. §1. For matrimonial consent to exist, the contracting parties must be at least not ignorant that marriage is a permanent partnership between a man and a woman ordered to the procreation of offspring by means of some sexual cooperation. §2. This ignorance is not presumed after puberty. Examples of this would be a person who is developmentally disabled, quite young or naïve, or who had a very sheltered upbringing, all characteristics that might render a person ignorant of one or more properties of marriage. Can a 13-year old give valid consent to marriage? Does a 13-year old really know what marriage entails?

Canon 1097 – Error of Quality (or Error of Fact). **§1.** *Error concerning the person renders a marriage invalid.* §2. *Error concerning a quality of the person does not render a marriage invalid even if it is the cause for the contract, unless this quality is directly and principally intended.* It is an error regarding some characteristic in the other person that must be an enduring quality. An example: Brad tells Melissa that he is a millionaire; Melissa is overjoyed and marries him; Melissa then discovers that in actuality not only is Brad not a millionaire, he is bankrupt.

In Honor of the Sorrows of the Blessed Virgin Mary

O most holy and afflicted Virgin! Queen of Martyrs! thou who didst stand motionless beneath the Cross, witnessing the agony of thy expiring Son--through the unceasing sufferings of thy life of sorrow, and the bliss which now more than amply repays thee for thy past trials, look down with a mother's tenderness and pity on me, who kneel before thee to venerate thy dolors, and



place my requests, with filial confidence, in the sanctuary of thy wounded heart; present them, I beseech thee, on my behalf, to Jesus Christ, through the merits of His own most sacred death and passion, together with thy sufferings at the foot of the cross, and through the united efficacy of both obtain the grant of my present petition. To whom shall I resort in my wants and miseries if not to thee, O Mother of Mercy, who, having so deeply drunk of the chalice of thy Son, canst compassionate the woes of those who still sigh in the land of exile? Offer for me to my Savior one drop of the Blood which flowed from His sacred veins, one of the tears which trickled from His divine eyes, one of the sighs which rent His adorable Heart. O refuge of the universe and hope of the whole world, do not reject my humble prayer, but graciously obtain the grant of my petition. Had Melissa known this about Brad, she may not have married him.

Canon 1098 – Fraud (or Imposed Error): A person contracts invalidly who enters into a marriage deceived by malice, perpetrated to obtain consent, concerning some quality of the other partner which by its very nature can gravely disturb the partnership of conjugal life. For example, an individual married not knowing that his or her spouse was a felon, or perhaps not knowing that his or her spouse had a disease like AIDS. If either of these would have been concealed, the marriage would be invalid because the individual was deprived of the freedom of choice had he or she known.

Canon 1099 – Error of Law (Or Determining Error): Error concerning the unity or indissolubility or sacramental dignity of marriage does not vitiate matrimonial consent provided that it does not determine the will. A good example of this is a person who has a divorce mentality formed by the beliefs of a family background that is prevalent with divorce to the point that the person is convinced that a possible future divorce is clearly acceptable when entering his or her own marriage.

Canon 1102: Condition: §1. A marriage subject to a condition about the future cannot be contracted validly. §2. A marriage entered into subject to a condition about the past or the present is valid or not insofar as that which is subject to the condition exists or not. In other words, the condition is attached to the marriage and can refer to a circumstance from the past, present or future. Some examples: "I will marry you if you promise to build me a big house" or "will be a pop star" or "will be rich by the time you are 40" or "are a virgin." Is it a valid marriage if you marry with a circumstance attached to the marriage?

Canon 1103: Force and Fear – "A marriage is invalid if entered into because of force or grave fear from without, even if unintentionally inflicted, so that a person is compelled to choose marriage in order to be free from it." An example here is one with which we are all familiar: Shotgun wedding!

(To be continued)



Message from our National President CYNTHIA M. MALESKI

"You are the light of the Worl



Dear Fellow Members,

The majority of members in our Association are comprised of Americans of Slovak, Polish and Czech heritage. Moreover, these three countries of our origin are neighbors, another good reason why we should support each other. We have been neighbors for a thousand years, at least. This year marks 100 years since the historic

"Won't You Be Our Neighbor?"

Treaty of Versailles, officially ending World War I, which was ratified on November 11, 1918 and allowed for validation of the victorious struggle for self-determination and freedom of these nations. Let us join in celebration this year to commemorate this historic event 100 years ago!

During Life Insurance Awareness Month, which is September, we focus on reminding our members and those around us about the importance of life insurance in financial planning. Life insurance provides financial support for the unexpected and crisis moments in a family, such as covering the cost of funeral expenses, as well as lost income for survivors in some instances. In most instances, the proceeds of the policy are tax free to beneficiaries. As one becomes a member of First Catholic Slovak Ladies Association, an individual also may obtain many "added value" benefits, including the splendid array of fraternal benefits we have to offer our members.

So how do you and your loved ones and friends measure up in overall financial fitness along our financial journey in life? According to a 2018 Insurance Barometer Study by Life Happens and LIMRA, 84% of those surveyed say that most people need life insurance. However, only 68% of those surveyed say they personally need it and only 59% of the same survey group own some form of life insurance.

The lesson is to NOT procrastinate on the way along your journey. 61% say they have other financial priorities (we all do!) and 40% have not purchased life insurance because they don't know what kind or how much to purchase.

First Catholic Slovak Ladies Association offers an entire array of life insurance products to serve your needs. Our permanent life insurance products offer dividend options with cash values attached to them. I encourage you to contact our local producer in your area or the home office for more information.

Of course, since we are a fraternal benefit society, new

members also may join a nearby branch and partake in its family and community activities. We have an opportunity to engage in community service projects in which the branch participates. Members receive our magazine on a monthly basis and our eligible youth may apply for our scholarship awards.

Even if you have a policy purchased years ago, consider another one to meet the future needs of your loved ones.

Take care, my friends, and enjoy the fine weather as we approach the glorious fall season. Join with me to take a long walk and breathe in the fresh air of our towns and countrysides. Say "hello" to your neighbor or passerby along the way. You will be surprised what a wonderful effect it has on you and the other person. And SMILE, because life is short and goes by so quickly! Let us enjoy the "neighborhood"!

> Fraternally Yours, **Cynthia M. Maleski** National President and CEO

Annuity Rates Rates for our Elite Annuities: SILVER ELITE (5 YEAR) 3.00% APY*

FCSLA

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.

Congratulations to Ronald Paseka of Branch Wo13 Prague, NE FCSLA 2018 FRATERNALIST OF THE YEAR

Ron Paseka serves as the Fraternal Secretary for FCSLA Branch W013 in Prague, NE. He has been a FCSLA member, officer, and licensed insurance agent for many years. Ron is very involved in FCSLA at the District level as well. He currently serves as the District Treasurer. He organizes the Nebraska District Summer Picnic in North Bend every year. He manages the Nebraska District Christmas Party held in Prague each December. Ron also has served on the National FCSLA Court of Appeals. Ron and his wife Deb attend the National Conventions held every four years, serving as Delegates and they both represent our local and district chapters well. He is a strong advocate for FCSLA at the local, District and National levels.

Ron is instrumental and involved in every one of Branch W013 sponsored

activities. Branch W013 is very active, and Ron is at the forefront in managing and assisting with ALL of the events. Every year our Branch has participated in the Matching Funds program by sponsoring projects and events. The Branch holds an Annual Member Meeting and Breakfast each January to approximately 100 members. An annual Fall Family Picnic is sponsored and held at our local Czechland Lake Picnic Area. W013 sponsors both the Adult and Youth Christmas Party for its members. They also hold quarterly meetings along with Parish Breakfasts. Ron is the first one to help with organizing and running each of these events. He promotes the Scholarship Program and other FCSLA activities as well. Branch W013 membership has grown steadily because of Ron's enthusiasm and devotion to FCSLA.

His dedication and commitment to our local FCSLA branch is inspiring and invaluable. Prior to his FCSLA membership, he was a Catholic Workman member, Officer and Fraternalist. He served on the Board of Directors for The Catholic Workman for more than 15 years.

Ron devotes substantial time in volunteer service to his community, church, and schools. He helps organize the Annual Food Drive for our county's food bank each fall. He has led the way whenever W013 has made donations to various communities in need of disaster relief.

Ron proudly served his Nation honorably in the United States Navy, serving overseas and in Vietnam. Ron is a proud member of the Local American Legion Post 254, and has served as a past Commander. The Legion Post has sponsored benefits to help raise funds for the Veterans Honor Flight to Washington, D.C. Ron was chosen to attend one of the Vietnam Veteran's Honor Flight in May, 2017.

Ron has served on the Village Board of Prague for many



years. He is a volunteer for many local events sponsored by our small town, especially during our Prague Days held each August. An example of this is the annual Lunch Stand that he helped to organize and work at during the town's Polka Festivals. Ron and Deb put in many hours of volunteer work, helping to provide valuable community service. The proceeds raised during these events are donated to our church and community.

Ron is a member of the Knights of Columbus John Paul II Council, and volunteers with many of their activities. He is a retired member of the Prague Fire Department, and has earned an award for his service of 40 years as a firefighter and officer. He also served as an EMT with the Rescue Squad and was awarded a plaque for 30 years of service. He is also a retired member of

the Prague Jaycee's, where he organized and participated in many local events throughout the years.

Ron is a lifetime member of St. John's Catholic Church in Prague, where he has served as a Lector, Trustee, Men's Group Captain, and Parish Council Member. He currently is an Acolyte and Bazaar Auction Chairman. He serves on the local Diocesan Development Program, helping with the annual donation drive. Ron's leadership is crucial because of his positive, 'Can-Do' attitude.

Ron has provided leadership and been instrumental in outreach programs, getting neighboring communities involved with FCSLA programs. He has assisted neighboring FCSLA branches, with things such as membership drives and Matching Funds projects.

Ron is always willing to lend a hand in any event. One of the Matching Funds Projects done by Branch W013 is to provide a lunch stand at the communities Beat Breast Cancer/Mud Volleyball Tournament every summer. This event attracts several thousand young and 'young at heart' people, and Ron always volunteers to work where needed, in spite of the often hot and humid weather conditions. Many young people get to see FCSLA in action, providing a great community service. This helps with bridging the gap between all generations.

Ron has been a Parish Bingo chairman for more than three decades. He continues to run and work for the biweekly Bingo Night, which helps generate revenue for our parish. Recently it was decided to make some changes to the Bingo program, to encourage more participation and to appeal to a larger crowd. Ron organized the committee that met to brainstorm ways to rejuvenate this fundraiser. The

(Continued on Page 11)



Anna Hurban Scholarship Fund Donations

The Anna Hurban Scholarship Fund was started in 2017 to make a difference in helping to make education affordable for a deserving student. Your tax deductible gift to the Anna Hurban Scholarship Fund gives our young members the opportunity to build an even stronger foundation as they begin their life journey and affirms them at a crucial time in their lives. We gratefully acknowledge those who have donated to the fund since its inception during the Association's 125th Anniversary year. Thank you for your generous donations! The fund currently has a balance of \$116,994. We will continue to recognize your donations in Fraternally Yours at least twice a year.

Branches

- J046 Lansford, PA \$250.00 in honor of all living and deceased members of J046
- J058 Whiting, IN *\$500.00*
- J138 Natrona Hts., PA *\$500.00*
- J140 Mount Olive, IL *\$100.00*
- J364 Johnstown, PA \$25.00 in honor of all branch members of J364
- J381 Brecksville, OH \$1,000.00 in memory of Helen L. Golias
- J458 Wellington, OH \$100.00
- J526 Wilkes-Barre, PA \$100.00 in honor of FCSLA's 125th Anniversary
- S001 Willoughby, OH \$500.00 in memory of all deceased officers and members
- S010 Cleveland, OH \$250.00 in honor of all branch members
- S028 Johnstown, PA \$50.00 in honor of all branch members of S028
- S030 Youngstown, OH \$1,000.00 in memory of Marguerite Dutko
- S035 Neshanic Station, NJ \$500.00
- S044 Mt. Pleasant, PA \$100.00
- S049 Mount Olive, IL \$1,000.00
- S055 Frackville, PA \$500.00 in memory of Florence Wellington, Vice President
- S066 Streator, IL \$500.00 in memory of Lucille Swain
- S072 Peckville, PA \$1,000.00
- S077 White Oak, PA \$1,000.00 in honor of all past and present officers, living and deceased of Branch S077
- S081 Whiting, IN *\$1,000.00*
- S084 Sewell, NJ \$150.00
- S086 Dallas, PA \$500.00 in honor of all members of Branch S086
- S088 Monessen, PA \$500.00
- S090 McKees Rocks, PA \$1,000.00 in memory of Margaret Rudzik Wallace
- S094 Latrobe, PA \$400.00 in memory of Helen R. Fojt, past branch officer of S094 & S095
- S096 Hazle Township, PA \$500.00 in memory of Florence Podany
- S102 Pueblo, CO \$100.00 in honor of all deceased members of S102 & J024

- S107 McKeesport, PA \$500.00 in honor of members of Branch S107
- S108 Jessup, PA \$500.00 in memory of the deceased members of Branch S108
- S114 Lorain, OH *\$500.00*
- S114 Lorain, OH \$75.00 in memory of Yvonne Marec
- S124 Throop, PA \$200.00 in memory of the deceased members of Branch S124
- S128 Strongsville, OH \$500.00
- S140 Lansford, PA \$250.00 in honor of all living and deceased members of S140
- S141 Hinckley, OH \$100.00
- S149 Oregon, OH \$200.00 in memory of Branch S149 deceased officers
- S150 Phoenixville, PA \$500.00 in memory of the deceased members of Branch S150
- S153 New Wilmington, PA *\$250.00*
- S154 Houtzdale, PA \$600.00
- S161 Youngstown, OH \$500.00
- S169 Youngstown, OH \$500.00 in memory of the deceased members of Branch S169 & J231
- S172 Wilkes-Barre, PA \$500.00 in memory of the deceased members of Branch S172 & J362
- S176 Twinsburg, OH \$500.00
- S177 Elizabeth, PA *\$250.00*
- S181 Palos Heights, IL *\$100.00 in memory* of Mary Zittman, past Branch and District Officer
- S182 Windber, PA *\$500.00*
- S200 Glassport, PA \$500.00 in memory and honor of the deceased & present members of Branch S200 & J056
- S221 Parma, OH *\$200.00*
- S225 Orland Park, IL \$200.00 in memory of all our parents and grandparents
- S230 Catasauqua, PA \$300.00 in honor of the living & deceased members & scholarship members
- S234 Union, NJ \$200.00
- S248 Chicago, IL \$100.00
- S258 Crete, IL \$300.00 in honor and memory of the past, present & deceased members of Branch S258
- S267 Nanty Glo, PA \$500.00 in memory of living & deceased members of Branch S267

Branches (Continued)

- S269 Brownsville, PA \$100.00 in honor of Agnes Soroka, past branch president
- S278 Pittsburgh, PA \$500.00 in memory of Joann Gidel
- S283 Dunmore \$2,000.00 in memory of the deceased members of Branch S283
- S287 Oak Lawn, IL \$100.00 in memory of the deceased officers & members of Branch S287
- S289 Merrillville, IN *\$250.00*
- S295 Chicago, IL \$10,000.00 in memory of Ingeborg Blazek, past president
- S301 Canton, OH \$250.00 in honor of living & deceased members of Branch S301
- S308 Morris, IL \$500.00 in memory of Emily Rocco
- S313 Natrona Heights, PA *\$2,500.00*
- S319 Hellertown, PA \$250.00
- S334 Livonia, MI \$200.00 in honor of the living & deceased members of Branch S334 & J232
- S343 Delmont, PA \$750.00 in honor of the present, deceased and past members of Branch S343 & J416
- S408 Westlake, OH \$500.00 in honor of the present & deceased members & officers of Branch S408 & J385
- S415 Akron, OH \$500.00 in honor of the present & deceased members & officers of Branch S415
- S421 Willow Springs, IL \$500.00 in memory of the deceased members of Branch S421 & J322

- S423 Elyria, OH \$100.00 in memory of the deceased members of Branch S423
- S424 Pittsburgh, PA \$500.00 in memory of James R. Dubina
- S452 Wilkes-Barre, PA \$250.00
- S464 Brockway, PA \$500.00
- S475 Burton, OH \$300.00 in memory of our founding branch officers & members from the year 1927 St. Mary's Church, Bedford, Ohio
- S484 Whitehall, PA \$100.00 in memory of the deceased members of Branch S484
- S490 Brecksville, OH \$1,000.00 in memory of Helen L. Golias
- S590 Pittsburgh, PA \$1,000.00
- S615 Wilkes-Barre, PA \$1,000.00 in honor of the living & deceased members of Branch S615
- S616 Seminole, FL \$500.00
- S618 Cleveland, OH \$100.00 in memory of Jeanne K. Schnitzler
- S621 David City, NE \$50.00
- W016 Brainard, NE \$200.00 in honor of Marcella Bruner & Alyce Havlovic past & deceased branch officers
- W018 Omaha, NE \$500.00 Thomas Jelinek, Sr. & Emanuel Shavlik
- W056 Lonsdale, MN \$500.00

Private Donations

Anonymous — \$500.00 Anthony & Margaret Abildua — \$1,000.00 Carolyn Bazik — \$250.00 in memory of Michael S. Bazik R. Godin — \$3,000.00 Dr. Andrzej & Cynthia Maleski Groch - \$500.00 Virginia Holmes — \$100.00 Ann M. Kwak - \$100.00 in memory of Jeanette M. Blazes Lisa Nowak — \$250.00 Dennis Povondra — \$100.00 Lynn Schmitz — \$150.00 Jack & Sue Ann Seich — \$150.00 in memory of Anna E. Hubicki and deceased Seich family & friends Richard Schweinberg — \$50.00 Barbara N. Waller - \$250.00 in memory of my mother -Irma M. Novotny & \$50.00 in honor of the 50th Wedding Anniversary of Chuck and Dorothy Urbanowicz Edward J. Palguta — \$4,369.17 Geraldine B. Gaydos - \$50,000.00 - John & Geraldine Gaydos Scholarship in memory of Florence Hovanec and John and Geraldine (Hovanec) Gaydos Scholarship Lisa A. Nowak — \$1,000.00 Chomistek Family - \$400.00 in memory of Elizabeth Dedinsky Sue Ann Seich — \$25.00 in memory of Mrs. Dorfman

- Joann Skvarek Banvich \$200.00 in memory of Florence Hovanec & \$25.00 in memory of Richard A. Maleski
- District 3 Pittsburgh Okres \$500.00 in memory of Richard A. Maleski
- District 6 Okres Helen Kocan Lake County, IN & Joliet, IL — \$250.00 in memory of Richard A. Maleski
- Virginia Holmes \$100.00 in memory of Richard A. Maleski
- Chuck & Dorothy Urbanowicz \$100.00 in memory of Richard A. Maleski
- Geraldine Tumidalsky \$25.00 in memory of Richard A. Maleski
- S077 McKeesport, PA \$300.00 in memory of Richard A. Maleski
- S081 Whiting, IN \$500.00 in memory of Richard A. Maleski
- S088 Monessen, PA \$100.00 in memory of Richard A. Maleski
- S141 Cleveland, OH \$100.00 in memory of Richard A. Maleski
- S153 Farrell, PA \$250.00 in memory of Richard A. Maleski
- S301 Canton, OH \$50.00 in memory of Richard A. Maleski

L)istricts

District 3 – Pittsburgh Okres, Western PA — \$1,000.00 in honor of the past and present members of Pittsburgh Okres District 3 District 5 – Okres Maria Kollar, Scranton & Olyphant, PA — \$500.00 District 6 – Okres Helen Kocan, Lake County, IN & Joliet, IL — \$500.00 in honor of the living & deceased members of Helen Kocan District 6, Whiting, IN
District 10 – Magdalen I. Iskra, Wilkes-Barre, PA — \$500.00
District 15 – Okres New Prague, New Prague — \$200.00

Sr. Branch 295 Officers Donate \$10,000 to the Anna Hurban Scholarship Fund



Officers from St Catherine's Branch S295 of Chicago, Illinois donated \$10,000 for the National President's Annual Appeal, the Anna Hurban



Scholarship Fund, in memory of past President Ingeborg Blazek. Inge, along with previous branch officers Anna and Betty Lou Vizza, believed that education is a critical component to the success of the FCSLA youth. Inge was a long-time fraternalist whose dedication to FCSLA was inspired by the motto, "For God and Nation" ("*Za Boha a N*árod"). To date, the present officers continue these fraternal endeavors guided by this principle.

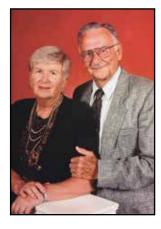
May God Continue to Bless the First Catholic Slovak Ladies Association, her leaders and members. *Pán Boh Požehnaj' Žensku Jednotu!*

> Fraternally Yours, Branch S295: Jarmila Hlubocky; Fay Hlubocky; Christopher Blazek; Amanda Blazek

John and Geraldine Gaydos Donate \$50,000 to FCSLA Scholarships

Through a very generous \$50,000 donation to the Anna Hurban Scholarship Fund, John J. and Geraldine (Hovanec) Gaydos of Elkhart, Indiana have established two scholarships: the Florence Hovanec Memorial Scholarship and the John and Geraldine Gaydos Scholarship.

John and Geraldine Gaydos were inspired to donate \$25,000 in recognition



of Geraldine's cousin, Florence (Hruskovich) Hovanec, because of Flo's dedication and career as a teacher, and her service and leadership to the FCSLA. Florence was president of FCSLA Branch 81 for many years as well as the National Vice President and then a National Trustee of FCSLA.

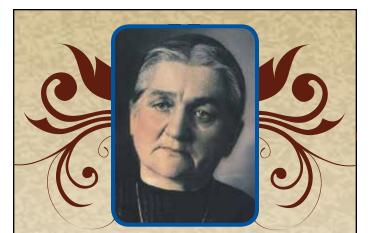
Additionally, John and Geraldine Gaydos have donated \$25,000 to the Anna Hurban Scholarship Fund to establish the John and Geraldine Gaydos Scholarship. Also as a former Catholic grade school teacher, Geraldine, and her late husband John felt strongly about financially supporting families who enrolled their children in Catholic schools. Geraldine has been a long time member of the Senior Branch 289 in Gary, Indiana.

Both scholarships will benefit students who attend Catholic schools.

Members of FCSLA are truly blessed and we extend our heartfelt gratitude to Geraldine and her late husband, John, for their kind generosity to the future leaders of America and FCSLA.

Florence Hruskovich Hovanec

(September 18, 1918 – August 16, 2015) Former National Vice President and National Trustee 1984-1992 John J. Gaydos (August 28, 1928 – November 6, 2017) Florence's mother, Anna Hruskovich, was a previous National Trustee 1960-1968



Anna Hurban Scholarship Fund

First Catholic Slovak Ladies Association 24950 Chagrin Boulevard

Beachood, OH 44122 800-464-4642 • www.fcsla.org

Get Involved. Make a Donation.

You can make a difference in helping to make education affordable for a deserving student. Your generous gift to the Anna Hurban Scholarship Fund gives our young members the opportunity to build an even stronger foundation as they begin their life journey and affirms them at a cruucial time in their lives.

Sincerely,

Cynthia M. Maleski National President and CEO

First Catholic Slovak Ladies Association of the United States of America is a Fraternal Benefit Society organized under 501(c)(8) of the Internal Revenue Code. Your contributions to our scholarship fund are tax deductible.

Your Contribution Information

Donor Name _____

Address

Email Address _____

Amount _____

In Honor of

In Memory of

All donations, large and small, matter and are greatly appreciated. All donors and gifts will be proudly acknowledged in *Fraternally Yours* magazine unless you request that your name be withheld.

Method of payment: Please write your check or money order payable to FCSLA Anna Hurban Scholarship Fund.

Send your donations to: National President, FCSLA, 24950 Chagrin Boulevard, Beachwood, OH 44122.

40th ANNIVERSARY

Marion and Madonna Oborny, Branch W133, Timken, KS, recently celebrated their 40th anniversary with family and friends. The couple renewed their vows at Mass, had lunch with family, and ended with a reception and dance. Marion and Madonna were married in St. Joseph Church, Hays, KS, on Aug. 4, 1978. They



have two children, son Luke and Kristy Oborny, and daughter Mary and Gordie Schroeder. They have 10 grandchildren.



Branch W133 Annual Picnic

Branch W133, Timken, KS, recently held its annual picnic at the Timken Hill Bar & Grill in Timken. After a brief meeting, members, family, and friends enjoyed social time, a wonderful meal, and some gift items from the home office. The next meeting for the branch will be Sunday, Feb. 24, at 12:30 P.M. again at the Timken Hill Bar & Grill in Timken.



Congratulations to Frances A. Miklovic of Jr. Branch 11, St Louis, MO FCSLA 2018 Youth of the Year

Frances has initiated, the first ever for Jr. Branch 11, Matching Funds Projects at St. Simon the Apostle Parish, (where she attended grade school) First there was the Backpack Buddies' program where monetary donations were collected throughout the school and parish (St. Simon the Apostle) to procure backpacks and fill them with nutritional food items for distribution to schools where a significant number of students, who are at-risk of hunger, don't have consistent access to enough nutritious food. Many of these children rely on school meals to provide breakfast and lunch during the school year. During breaks, such as weekends and holidays, many of these children go home to little or no meals.

The second project was the Ugandan Cow Project fundraiser securing funds, throughout the school and parish

(St. Simon the Apostle), to procure milk cows for families at a ranch in Uganda who will then raise the cows for milk and mate them to breed additional cows that could be sold or used to generate more milk that can be sold, in essence, to decrease the malnutrition among Ugandan children. Doing community service and helping other people made Frances realize that she is very blessed and she wanted to give back to others the opportunity to be strong and healthy. Frances' efforts reaped three cows from school collection. Each cow cost \$800.

Next, Frances created for Sr. Branch 101 a Matching Fund golf challenge at golf course green #14 that challenged golfers to 'land' on the green with their initial drive during the St. Simon the Apostle Parish Youth Ministry Golf Tournament. Frances welcomed over 250 golfers at green #14 verbally 'challenging' each one of them to donate \$5.00 to support the transportation needs of the Youth Ministry for their summer Steubenville Retreat in Springfield, MO. Every golfer accepted her challenge without reservation – generating \$476 – Total net receipts for the tournament was over \$8,007.

During our annual Branch Business and Holiday Luncheon, Frances and other Jr. Branch 11 members act as hostesses welcoming other branch members distributing FCSLA 'freebies' as attendance prizes.

For quite a few years Frances has participated in a program called "Ryan's Pillow Case for Smiles" where pillowslips are created for children struck with cancer who spend time in the hospital for chemotherapy – at St. Simon the Apostle & St. Mary Magdalen Parishes. A hospital experience can be terrifying and traumatic for both a child and their family. While others strive to find a cure, Ryan's Pillow



Case for Smiles helps with the stress and emotional impact of illness in the here and now. The whimsical pillow cases, created by the two groups that Frances sews for, gives children an emotional boost, while resources and tools help families better understand and cope with the experience. Sadly, the stream of sick children never ends!

After the Freshmen girls' volleyball season had ended, Frances learned that her coach, who had never coached volleyball, was the school's mentor for the debate team. Frances' coach advised that the only reason he took the volleyball coaching position was because he had learned that if no one 'stepped-forward' there would be no team. Now the coach was having a hard time filling the debate team with participants. Frances volunteered to help her 'coach' by volunteering to participate.

Frances, and other teenaged high school girls, 'started' a Church Ministry group, "The Pro-s," supporting the following activities - pro-life and service at St. Dominic Savio Catholic Church in South County St. Louis; at the Pauline Books & Media (inventorying and categorizing religious books); the Franciscan Sisters (sorting donated baby clothes for the local Birthright Agencies). With minimal adult supervision, this group of young women adopted their own bylaws and a vision statement for spreading the pro-life message which advocates that human life begins at conception and that the human embryo is a person and, therefore, has a right to life. The Pro-s also provided 'fundraising service' where needed in the pro-life community thru fundraisers benefiting The Mother's Inn & Nurses for Newborns. She received her Girl Scout Marian award thru the Pro-s. The Pro-s also assisted the St. Dominic Savio Catholic Church in South County with the planting of spring flowers on their Parish campus.

The Youth Ministry at St. Simon the Apostle has a group called – Luke 18 Retreat Leaders. Frances is a youth-leadermember of this Youth Ministry that assists in the Luke 18 Retreat. Luke 18 is a youth group focused on helping kids find their way to God through a spiritual retreat held at St. Simon the Apostle Church annually. The group's 'vision' is based on that bible passage. The retreatants are aged anywhere from 11-15 who find their way to God through this retreat.

Frances helped promote and 'run' the children's Holy Hour at St. Simon the Apostle which encompassed one hour, weekly, of adoration with confession followed by benediction – the process being 'kid-friendly.'

Frances was selected to be a St. Simon the Apostle Ambassador, which entailed acting as a Hostess to parents

FCSLA 2018 Youth of the Year

and outsiders for school events and being tour guides during Catholic Schools Week celebrations and Open Houses. Frances has participated in this service for three years, which is normally a one-year assignment. While at St. Simon the Apostle she has been an Honor Student for four years in a row – 5th thru 8th grade.

Frances assisted, at St. Simon the Apostle, during the summer, as a counselor for the following summer programs 1) Vacation Bible School – Camp Counselor organizing and supervising snack and game time; 2) Lady Bug Camp – Camp Counselor for girls ages 3-9 supervising craft projects / nature education / addressing proper etiquette thru the study of the Blessed Mother.

Frances is a genuine, polite, energetic and kindhearted soul. Frances has made meaningful contributions in not only her personal life with family and friends, but also for her school and surrounding communities and religious agencies. Her participation in church activities is motivated by a strong sense of moral and human ethics as she demonstrated with her participation with her church and Catholic ethic by attending the January 2018 Pro-life March in Washington, D.C. with her Youth Ministry Club sponsored by her parish. Additionally, in her first year of high school, she has maintained 4.00 GPA. Her intelligence, confidence, and strong values and respect are undoubtedly making a difference in the community around her.

Frances is the oldest of five children and there are two birds and one fish that cohabitate in her residence. Frances loves all sports, and, as previously reported, participated in high school volleyball and looks forward to being the boy's volleyball high school manager. She is an excellent seamstress (sewing Boy Scout patches for her brothers and Dad who are all 'scouters') and she loves to knit hats for babies!

Thank you to her grandfather, Joe Miklovic for nominating Frances. As you can see she is very deserving of this award.

Annual Holiday Party Reservations

Monessen Sr. Branch 88 will hold their annual Holiday Party on Sunday, December 2, 2018. The event will be held at 2:00 p.m. at the Cedarbrook Golf Club, 215 State Route 981, Belle Vernon, PA. As in the past, a \$15.00 deposit per member will be required at time of reservation. Your presence will result in deposit refund. Party is for members only and reservations must be mailed to Dorothy Urbanowicz, 27 Crescent Dr., Monessen, PA 15062. All reservations must be postmarked no later than November 15, 2018.

FCSLA 2018 FRATERNALIST OF THE YEAR

(Continued from Page 5)

committee has implemented some changes and has helped to revitalize this program, and has become more profitable for the parish.

Ron is on the Bazaar Auction Committee, and every year countless hours go into organizing and managing this event. Ron works with the committee to try to make improvements to be more profitable, and to reach out to more parishioners and visitors during our annual bazaar. We have seen steady improvements in our fundraising during this event, largely because of Ron's dedication to the success of this activity.

Branch W013 works closely with their parish, and has helped with many projects such as procuring new Church Hymnals, making repairs to the Church, rectory, and Parish Hall buildings, and Ron is the one leading the way with many of these projects. A project that is currently underway is the completion of our parish rectory basement, and replacement of our church's front entry doors.

He volunteers with maintenance and upkeep with his church and parish hall, many times behind the scenes, without being asked or recognized. You can always count on Ron to lead the way and lend a helping hand.

Ron lives out his Catholic faith by being generous with his time, talent, and treasure in everything that he does. He truly goes above and beyond in service to others and is always ready to help out in whatever is needed. He is dedicated and devoted to his wife and family, his church and community, and to his country. His positive attitude is evident as he provides service to God and others.

Ron and Deb Paseka have been married for 46 years, and have five children and eight grandchildren. All are members of the Prague FCSLA Branch W013.

Ron is the perfect example of an outstanding leader and how a fraternalist should live out their faith.

Upcoming Events Branch W093, Tabor, SD

September 9 — Monthly meeting after Mass.

October 28 — Annual Potluck Halloween Party at 5 p.m. at Beseda Hall. Prizes for best costumes/all ages. Also meeting and games.

November 4 — District 13 South Dakota State Meeting at 12 noon. Host Branch is W093 in Tabor. All South Dakota members urged to attend. RSVP to District Officer.

December 2 — Christmas Party at 12 noon, Beseda Hall, Tabor, SD. Potluck, cookie exchange, meeting, honor 50 year members and scholarship winners, games and refreshments.

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

FCSLA Connects ...



Albert Heiles

September is really a very special month because it's officially called Life Insurance Awareness Month. It is our attempt to increase awareness of the features and benefits of the life insurance contract.

Many people believe there is no other product available in which for just a few dollars the miracle of a benefit many times its investment dollar amount can realize.

Years ago, I heard a wonderful description of permanent life insurance titled "Just a Life Insurance Policy". The original author is unknown, but it appeared by the style and working to have been written some time ago, but is still relevant today. Perhaps you'll enjoy my sharing it with you.

I AM A LIFE INSURANCE POLICY

- I am a piece of paper, a drop of ink and few pennies of premium.
- I am a promise to pay.
- I help people see visions, dream dreams, and achieve economic immortality.
- I am education for the children.
- · I am savings.
- I am property that increases in value from year to year.
- I lend money when you need it most, with no questions asked.
- I pay off mortgages, so that the family can remain together in their own homes.
- I assure people the daring to live and the moral right to die.
- I create money where none existed before.
- · I am the great emancipator from want.
- I guarantee the continuity of business.
- · I conserve the employer's investment.
- I am tangible evidence that a man is a good husband, father and woman a good wife and mother.
- I am a declaration of financial independence and economic freedom.
- I am the difference between an old man or woman and elderly gentleman or lady.
- I provide cash if illness, injury, old age, or death cuts off the breadwinners' income.
- I am the only thing that you can buy on the installment plan that your family doesn't have to finish paying for.
- I am protected by the laws that prevent creditors from assessing the money I give to your loved ones.
- I bring dignity, peace of mind and security to your family.
- I supply investment capital that makes the wheels turn and the motors hum.

- I guarantee the financial ability to have happy holidays and the laughter of children even though father or mother is not there.
- I am the guardian angel of the home.
 I AM A LIFE INSURANCE POLICY

So why Life Insurance . . .

You work hard to provide for your family. But if you were taken out of the picture because of death, what would happen to your family's way of life? Money is needed to pay every day bills. And of course there are normal expenses like cooking, cleaning, home maintenance, and all other normal living expenses. If you're not around, someone will need to handle those functions and that costs money. Life insurance is the solution. Through a life insurance policy, your family members have the financial support until they're able to manage on their own.

The problem is when it comes to beginning a new life insurance policy; people have a tendency to procrastinate. People say to themselves "I know I need life insurance, but I'll get it later...I'm fine". Don't allow this kind of thinking to enter your mind. We all hope to live long, happy lives. But what if that's not what happens in your case? You don't want to take any chances when it comes to your family's financial security.

FCSLA offers four excellent permanent life insurance policies. The policies all offer excellent dividend options. We offer two policies that can be totally paid up in either 10 or 20 years with increasing cash value each year. We also offer a whole life policy in which the premiums will be lower than the 10 or 20 year premium policies, but spread out over a longer period of time. And lastly we offer a single premium permanent policy in which all the responsibility of premiums is covered in one year. This is a popular option because it frees up any concerns over future premium obligations in future years.

One of our many licensed representative would be happy to sit down with you and review your current life insurance protection plan. We would also be happy to discuss how one of the four FCSLA permanent policies might add to your financial security.

Remember, with our Friends and Family Referral Program, this is an excellent opportunity to help someone become more aware of the opportunity FCSLA offers in protecting them and their family with the use of a permanent life insurance policy. And, at the same time, as you are looking out to help someone else, you'll be participating in the FCSLA Referral Program in which you'll receive \$10.00 for every qualified referral provided to FCSLA.

If you have any questions, please feel free to contact us at the home office and we'll be sure to have a licensed representative contact you to address any issues or help in any way possible with your life insurance needs.

Fraternally Yours, **AI Heiles, CLU, ChFC, AEP, CRC, LUTCF** National Sales Manager FCSLA

Branch 77 Scholarship Dinner

On Friday, July 20, 2018, McKeesport Branch S077 celebrated its scholarship winners with a dinner at the Red Lion in Elizabeth, PA.

Lauren Hartner and Joshua Spyra were this year's winners. Lauren will be attending St. Vincent College as a freshman this fall. She will be studying Art Education. Joshua will be attending Penn State University as a sophomore and he will be studying Civil Engineering.

Lauren and her parents, Susan and Bruce, and Josh and his parents, Lisa and Chris, celebrated their accomplishments along with Branch S077 officers.

Branch President Jerry Holmes presented Lauren and Josh with a gift from the branch.

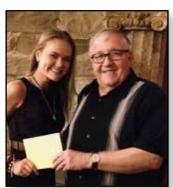
Congratulations to our scholarship winners and their parents!



L-R: Susan, Bruce and Lauren Hartner, and Chris, Joshua and Lisa Spyra.



Jerry Holmes and Josh Spyra.



Lauren Hartner and Jerry Holmes.

Bowling-Halloween Party Set

Monessen Jr. Branch 157 will host a Cosmic Bowling-Halloween Party on Sunday, October 21, 2018 from 1 to 3 p.m. The party will be held at Brunswick Lanes, Rt. 51, Belle Vernon, PA. Reservations are due by October 13, 2018. For reservations and additional information contact Rosemary Betza at 724-684-9778.

Chuck Urbanowicz Honored

Recently Charles "Chuck" Urbanowicz was honored at St. Vincent's Steeler Training Camp for his dedication to coaching football. Chuck has a record 56 years of volunteer coaching youth and high school football in Monessen. His volunteering does not stop there as Chuck is Past President and secretary of the Volunteer Fire Department of Monessen, served on the Zoning Board, the Mon Valley Refuse Authority Board of Directors and is a greeter at the Epiphany of Our Lord Parish. Chuck also devotes many hours to serving Senior Branch 88 in Monessen

He is married to National Auditor, Dorothy Urbanowicz.



Pictured L-R are: Dorothy Urbanowicz, Chuck Urbanowicz and Larry Golofski who made the surprise presentation.

Father Andrew Upah Concelebrates First Mass



Newly ordained Father Andrew Upah from Branch W130 (Clutier, IA) was presented a congratulatory check for \$500 from branch secretary Dave Svoboda. Fr. Upah concelebrated his first mass in his home parish of St. Patrick's in Tama, IA with his Dad, Deacon Stan Upah, on July 8, 2018.

My Mom: Martha Parry

By Richard Parry

On July 28, 2018, my mom, Martha Sipka Parry turned 100 years old. She was the former president of St. Mary's Branch 2 of Yonkers, NY. Other members of the branch are grandsons Clifford and Matthew Ainsworth, niece Sue Gagner, and me, her son Richard Parry.

The 100th birthday celebration was well attended by friends and family from all over the US as well as maternal and paternal family members from Bratislava and Veselé Slovakia.

Mom's mother, Suzanna Nemec, came to America in 1912 from Šaštín, Slovakia. Mom was delivered at home by a midwife in Newark, NJ. She was a first generation born



American, the oldest of three children.

Suzanna was unable to support three children, so my mother entered a foster home at the age of 5. It was not uncommon for my mother to be treated badly including corporal punishment which was a prevalent practice in foster homes at the time.

Mom was raised in a Slovak neighborhood in New Jersey and spoke only Slovak. It wasn't until she was in a foster home that she was exposed to English.

My mother married in 1941. Dad joined the Navy during WWII and mom worked in a factory riveting military planes, she was "Rosie the Riveter".

My sisters and I lived in the Bronx and attended Catholic schools. We all made it through school and have mom to thank.

Mom worked for New York City in various administrative positions. She would routinely take civil service exams to advance in her career.

It was not until my sisters and I left home that my mother was able to pursue her dream of a college degree. For 5 years she worked during the day and attended school at night. At the age of 60 she received a BS degree from SUNY.

In 1984 mom retired. She travelled several times to Slovakia to bond



the family and keep the family relationship alive. She also entered several Senior Olympic events and has medals to prove it.

Mom lost her husband in 1991, her daughter Lonnie in 2002 and her other daughter Joanne in 2013.

In 2013 mom moved to San Diego where we both live today. She has lived through the Great Depression, the loss of a mother, a father, a husband, two sisters, two daughters, and yet she overcame these tragedies. She is a friend to all that meet her. She smiles and laughs and few would believe the many bumps in the road she travelled; I'm proud to call her my mom.

Here is a link to my mother's life story. https://vimeo.com/183592483

Here is a link to the 100th birthday celebration https://vimeo.com/282770229

Martha is a member of Branch S002.



FCSLA Helen Kocan District Festival

On Saturday, June 30th, the Helen Kocan District held a festival for the junior members and their families at the Wicker Memorial Park in Highland, IN. Local branch officers worked together to plan and execute the celebration. When the families signed in they were given goodie bags full of treats from the branches and gifts from the home office. A barbeque picnic lunch was served and everyone enjoyed being together and making new friends. The splash pad was a welcome attraction due to the extreme heat. The children also enjoyed the playground, bounce house and games. Five lucky winners left with a Target gift card. The winners were: Aria Chervanek (J317), Averi Bayus (J58), Aiden Smith (J289), Ethan Ortiz (J348), and special drawing winner was Kasen Dunn (J58). This was our second year for this event and we hope to do it again next year!



Helen Kocan District Meeting

After honoring Helen Kocan District Scholarship Winners and their parents at a Sunday Brunch at the appropriately decorated Andorra Banquets, the Helen Kocan District Meeting was called to order by President Margaret Abildua. To leave time for discussions, written reports of Junior and Senior Branch activities were given to Secretary JoAnn Ortiz. The most motivating discussion was that of the new Annual Method of District Funding, also raising many questions, hopefully to be answered before the end of the year.

A detailed report of activities of the Board of Directors was given by National Director, JoAnn Skavarek Banvich, keeping us all informed of the progress of the new merger, and the progress of our Society. Following was a report of topics discussed at the recent President's Meeting by District President Margaret Abildua. Plans to attend the St. Ann's Day celebration in Chicago on July 26th were finalized as were plans for our next District Meeting on October 14th.









FCSLA Sr. Branch 522 MATCHING FUNDRAISER

Sponsoring:

Sisters of the Most Holy Trinity Our Lady of Lourdes Shrine

CLAMBAKE Saturday, September 15, 2018

Arrival: 6:00 PM • Serving: 6:30-8:00 PM

Choose from 12 Clams OR 10 oz. Strip Steak

The following buffet is included in both meals: Clam Chowder – Clam Broth – Baked 1/4 Chicken Pasta – Corn on the Cob – Baked Sweet Potato Rolls & Butter By Reservation Only (due September 9, 2018) Limited Amount of Tickets

No Take Outs Permitted Under Any Circumstances No Take Out Boxes Will Be Given For Left Over Food You Cannot Change Your Order At The Door No Refunds or Food Taken Home if Unable to Attend (There are no children priced tickets)

> Contact Sr. Phyllis Ann or mail form below (Tickets will be picked up at the door)

Only non-alcoholic drinks are permitted on our property.

Saint Ann Dining Room – Our Lady of Lourdes Shrine 21281 Chardon Rd.

Euclid, Ohio 44117 (216) 481-8232

PLEASE RETURN THE BOTTOM PORTION ONLY. KEEP THE TOP FOR YOUR INFORMATION.

Name			
Phone ()		

Address _____

City _____ Zip _____

Number of tickets ______ x \$30/person; \$55/couple,

= _____ amount enclosed

Clam tickets _____ # Steak tickets ____

Extra Clams _____ (\$7 extra for each order)

Would you like to sponsor a dinner for one of the Sisters?

We cannot attend, but would like to make a donation of:

Branch 512 Members Visit Kenya Children's Home

Natalie and Adam Figura and their cousins Jack and Alexandra Kirk delivered 50 plus books and other items to the Kenya Children's Home on a recent visit to Africa. The orphanage presently houses 120 children from infants to age 15 and its goal is to restore lives, shape futures and install hope for Kenya's orphaned, abandoned and destitute children. They were very appreciative of the gifts! The family also visited a primary school in the Masai Mara and will be collecting books and shoes to send to these children.

Natalie, Adam, Jack and Alexandra are members of Jr. Branch 512 and are the grandchildren of Drs. Thomas and Judith Figura of Pittsburgh, PA, officers of FCSLA Sr. Branch 590.





St. Ann Sr. Branch 114 Annual Bingo Social

St. Ann Sr. Branch 114 invites all of its members to the annual Bingo Social. It is to be held on Sunday, October 21st at 1:00 p.m. at the American Slovak Club 2915 Broadway in Lorain, OH. There will be lunch and prizes. Please make your reservations no later than October 17th by phoning Bernie Danevich at 440-960-2605. Please come and join us.

Inducted into the 2018 Missouri Sports Hall of Fame

The Missouri Southern State University Women's Cross Country and Track & Field Programs were inducted into the 2018 Missouri Sports Hall of Fame in Springfield, MO this past spring. Margaret (Lyons) Miklovic – Scholar-Athlete at DB - 1998 – was a member of the extraor-



Margaret is surrounded by her coaches.

dinarily talented team of women Track & Field Athletes. Margaret, a two-time All-American in the indoor & outdoor 1500 meter run, still holds the MSSU record for the 1000 meter run from 2002.

Margaret is the Treasurer of Sr. Branch 101 and Jr. Branch 11.



Fr. Andrew Upah Ordained to the Priesthood

lowa Branches Clutier W130 and Vining W149 are pleased to announce Fr. Andrew Upah (left), was Ordained to the Priesthood, May 26, 2018, son of Deacon Stan and (Charlotte) Upah (right), who was ordained Perma-



nent Deacon July 15, 2017. Our FCSLA members and Circle of Saints parishioners have supported them through their educational and spiritual formation with prayer and monetary support. We are truly blessed!

Earns Doctorate in Veterinary Medicine

Kristin Zabrecky, the daughter of Mr. George and Dr. Anna Zabrecky of Cincinnati, OH is a 2018 graduate of Ohio State University College of Veterinary



Medicine receiving her Doctorate in Veterinary Medicine (DVM).

She received her Bachelor in Science Degree in Biological Sciences at Purdue University in 2014. She will now attend the University of Washington in Seattle, WA to pursue her Veterinary Residency and Masters Degree In Biomedical Research.

Kristin is very grateful to the FCSLA for the Undergraduate Scholarship she received while at Purdue University and the Graduate Scholarship while pursuing her Doctorate in Veterinary Medicine at Ohio State University.

Kristin is a member of Sr. Branch 81 and the grandniece of Helen Kocan District President, Margaret Z. Abildua.

SR. BRANCH 200 LAURA N. SHINAVSKI IS A COLLEGE SCHOLARSHIP WINNER

FCSLA Branch S200, Glassport, PA had a 2018 college scholarship winner of \$1,250. Laura N. Shinavski of Pittsburgh, PA, a Freshman attending the University of Pittsburgh is studying Communications Sciences. Laura is the daughter of David and Lorraine Shivanski and granddaughter of the late Catherine (Dolly) Shinavski, past president of the Pittsburgh District. A luncheon was held at Tillies Restaurant in McKeesport, PA for Laura, her parents and the Branch Officers: President Judith Feltz, Financial Secretary Jill Watts and Recording Secretary Jeannie Cunningham. A monetary gift from the



branch was also presented to Laura. The branch also sent letters of thanks along with a small monetary gift to two additional members who applied for scholarships, encouraging them to apply again next year.

United Slovak Societies Events in Lorain, Ohio

Slovak Day Chicken Paprikas Dinner – Sunday September 30th, 11 a.m.-3:00 p.m., \$14.00, advanced ticket sales, open to the public.

Clambake – Saturday, September 15th, 2 p.m.-6 p.m., \$30.00, advanced ticket sales, open to the public.

Kid's Halloween Costume Bowling Party – For children of the members of the American Slovak Club, ages 16 and under, on Sunday, October 21st, 1:00 p.m., by reservation only.

Please note, all events are held at the American Slovak Club, 2915 Broadway Avenue, Lorain, OH.

Tickets sales and reservations will close 10 days prior to the event. All tickets and reservations can be obtained by calling Pam at 440/245-5146.

Branch W130 Holds Annual Picnic

At the annual picnic held on Sunday, July 15, Paul Svoboda, FCSLA President of Lodge W130 of Clutier, IA congratulates Nicole Lowe, daughter of Tom and Teresa Lowe of Dysart. Nicole was awarded a \$1250 FCSLA National Scholarship and attends ISU in Ames, IA. Forty-two members and guests enjoyed the potluck and spent the afternoon playing bingo. Many went home winning watermelons, muskmelons, and gift cards. FCSLA sold Root Beer Floats at the Clutier Czech Days on August 3rd and 4th. Money raised will go towards the St. Wenceslaus Cemetery Restoration Projects.



Annual Christmas in July Event at Knoebels

The Eastern PA District Frances Jakabcin sponsored refreshments in Pavilion D for the annual Christmas in July held at Knoebels Amusement Park, Elysburg, PA on Thursday, July 12th. Started initially by J46 (Lansford, PA) the event grows each year and is open to all the junior branches in the district. Combined amusement and food tickets are given to young members by the branches and others in attendance can purchase additional tickets at a discount that never expire! This year the weather was perfect and everyone in attendance had a wonderful time and left looking forward to next year.













SEPTEMBER 2018

MATCHING FUNDS ACTIVITIES

Jr. Branch 157

Epiphany of Our Lord Parish Benefit

Monessen Jr. Branch recently conducted a matching funds project for the Epiphany of Our Lord Parish in Monessen, PA.





A matching funds project was completed by Branch S055 of Mahanoy City to benefit the Mahanoy City Public Library. Presenting the check is Marylou Henninger, President of the Branch, to Stephanie Kaye,

a member of the library board.



Chinese Auction

Branch S88, Monessen, PA recently held a successful Chinese Auction Matching Funds Project.



Branches S630 and JS34 Dancing for Dyngus

Buffalo, NY Chapters S630 and JS34 presented checks totaling \$862 to the St. Casimir's Parish Youth Group recently. The donation represented proceeds from the organization's "Dancing for Dyngus" program which raised \$431 that was equally matched by the National FCSLA. The third annual "Dancing For Dyngus" program, held earlier this year, involved some 40 participants who took lessons in the polka dance program.



Seated, L-R: FCSLA member and co-chair of Dancing for Dyngus, Michelle Kisluk of the Polish Heritage Dancers; Rev. Czeslaw M. Krysa of St. Casimir's Church; and Lynn Zakowicz, president of Local Chapters S630 and JS34 of FCSLA and chair-person of Dancing for Dyngus. Standing is John J. Gonsiorek, Regional Sales Manager for FCSLA.

Check Presentation

Officers of Branch 88 Monessen recently presented a check in the amount of \$1,000 to Rev. Michael Crookston of Epiphany of Our Lord Parish. The funds will be used toward the purchase of a Marquis statue of Christ to be erected at the New Main Church.



L-R: Auditor Ruth Todd, Rev. Crookston, President and Financial Secretary Dorothy Urbanowicz and Auditor Cindy Pawelec-Auditor.

Jubilee Celebration at Saints Cyril and Methodius

The Sisters of Saints Cyril and Methodius in Danville, PA recently celebrated the Jubilees of some of their members.

The Sisters celebrating jubilee anniversaries currently serve in the archdiocese of San Antonio, TX, and in the dioceses of Harrisburg PA and Scranton, PA.

The celebration included a Mass in the Basilica of Saints Cyril and Methodius. Liturgy was followed by a dinner to which the friends, family and Community members of the Sister celebrants were invited.



Row 1, L-R: Sister Teresita Iskra (60 years), Sister Mary Gilbert Dluhy (70 years), Sister Cabrini Steber (70 years), Sister Julia Knazik (65 years). Row 2, L-R: Sister Martina Hanrahan (25 years), Sister Margaret Dubas (55 years), Sister Cyrilline Biel (65 years), Sister Catherine Laboure Bresnock (65 years), Sister Brigid Fasiang (65 years). Row 3, L-R: Sister Bernadette Marie (60 years), Sister Lydia Benyish (60 years), Sister Mary Anne Nemec (60 years), Sister Susan Pontz (30 years), Sister Susan Marie Hazenski (30 years), Sister Jeanne Ambre (50 years). (Absent from photo – Sister Michaelette Lennartz (55 years), Sister Zoe Zollar (55 years).



Pictured at the Liturgy are L-R: Rev. Patrick Devine from the Diocese of Harrisburg, PA; Rev. William Weary, Pastor of Sacred Heart Church, Lewistown, PA; Deacon Thomas Baranoski, Charleston, SC; Rev. Kenneth Seegar, Pastor of St. Andre Bessette Church in Wilkes-Barre; Rev. Augustine Joseph, MSFS, Parochial Vicar at St. Joseph Parish and Chaplain at Danville State Hospital, Danville, PA; Rev. John Cyriac, MSFS, Chaplain at Maria Joseph Manor and Geisinger Medical Center, Danville, PA; Rev. James Lease, Pastor of St. Joseph Church in Danville, PA; also concelebrating was Rev. Msgr. Robert Lawrence, Pastor of St. Columba Church in Bloomsburg, PA.



L-R: Sisters Martina Hanrahan and Brigid Fasiang, present the gifts to Rev. Kenneth Seegar, Principal Celebrant and Homilist, during the offertory procession of the Jubilee Liturgy.

End of Year Breakfast Gala

The FCSLA Glassport Branch S200 treated the CCD/ Youth group and teachers of Glassport Queen of the Rosary Church to an end of year breakfast gala. They coordinated a purchase of craft materials and items to make hygiene kits which they will donate to area shelters to help the homeless and/or displaced people of the community.



Donations to the 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 July 20, the 2018 Appeal has raised \$23,782.81.** 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 _____

Г

State _____ Zip _____

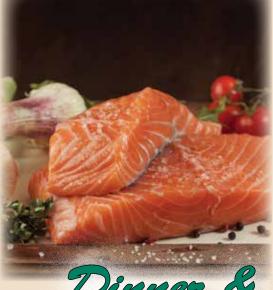
Amount \$____

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 REPORT OF THE FCSLA

NATIONAL TREASURER

BALANCE SHEET AS OF APRIL 30, 2018

BALANCE SHEET AS OF APRIL 30, 20	18	
ASSETS Cash & Short Term Investments	\$	00 500 400
Bonds	φ	23,583,138 917,820,313
Preferred Stock		2,253,102
Common Stock		7,359,304
Investment Income Due & Accrued		13,637,199
Property Plant & Equipment, Net		5,206,538
Certificate Loans & Accrued Interest Other Assets		2,932,397
TOTAL ASSETS	\$	1,252,341 974,044,333
	φ	974,044,333
Life Reserves	\$	297,911,839
Annuity Reserves	Ψ	549,292,633
Death Claims Payable		3,159,041
Unearned Premiums		508,707
Matured Endowments		325,489
Provision for Dividends Payable Accumulated Dividends & Interest		1,400,000 4,655,922
Accrued Convention Donations		4,055,922 630,000
Provision for Future Conventions		482,722
Asset Valuation Reserve		8,273,578
Interest Maintenance Reserve		1,319,728
Other Liabilities		1,642,798
TOTAL LIABILITIES	\$	869,602,456
Surplus	\$	104,441,877
TOTAL LIABILITIES AND SURPLUS	\$	974,044,333
INCOME STATEMENT		
For the Four Months Ending April 30, 2)18	
REVENUE		
Insurance Premiums	\$	1,202,363
Annuity Premiums		13,101,431
Investment Income		15,124,471
Amortization of Interest Maintenance Reserve Rental Income		77,147
Other Revenue		122,387 5,171
TOTAL REVENUE	\$	29,632,970
EXPENSE	Ψ	23,002,010
Increase in Reserves — Life	\$	273,839
Increase in Reserves — Annuity		9,499,111
Insurance Benefits		2,636,367
Annuity Benefits		10,618,985
Commission Expense Surrender Benefits		364,041 1,586,795
Post Mortem Benefits		525,783
Miscellaneous Member Benefits		32,507
Matured Endowments		9,947
Donation Expenses		36,351
Change in Accrued Convention Donations Convention Expenses		84,000
Bank Service Charges		66,668 25,672
Data Processing Service Fees		102,474
		19,809
Accounting Fees		10,000
Accounting Fees Actuarial Fees		127,372
Accounting Fees Actuarial Fees Legal Fees		127,372 11,608
Accounting Fees Actuarial Fees Legal Fees Consulting Fees		127,372 11,608 35,506
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding		127,372 11,608 35,506 267,168
Accounting Fees Actuarial Fees Legal Fees Consulting Fees		127,372 11,608 35,506 267,168 12,917
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities		127,372 11,608 35,506 267,168 12,917 158,807 95,332
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits		127,372 11,608 35,506 267,168 12,917 158,807 95,332 160,071
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors		127,372 11,608 35,506 267,168 12,917 158,807 95,332 160,071 54,101
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees		127,372 11,608 35,506 267,168 12,917 158,807 95,332 160,071 54,101 641,980
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers		127,372 11,608 35,506 267,168 12,917 158,807 95,332 160,071 54,101 641,980 169,335
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense		127,372 11,608 35,506 267,168 12,917 158,807 95,332 160,071 54,101 641,980
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense		$\begin{array}{c} 127,372\\ 11,608\\ 35,506\\ 267,168\\ 12,917\\ 158,807\\ 95,332\\ 160,071\\ 54,101\\ 641,980\\ 169,335\\ 112,876\\ 68,875\\ 73,869\\ \end{array}$
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense		$\begin{array}{c} 127,372\\ 11,608\\ 35,506\\ 267,168\\ 12,917\\ 158,807\\ 95,332\\ 160,071\\ 54,101\\ 641,980\\ 169,335\\ 112,876\\ 68,875\\ 73,869\\ 32,661\\ \end{array}$
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing		$\begin{array}{c} 127,372\\ 11,608\\ 35,506\\ 267,168\\ 12,917\\ 158,807\\ 95,332\\ 160,071\\ 54,101\\ 641,980\\ 169,335\\ 112,876\\ 68,875\\ 73,869\\ 32,661\\ 87,362\\ \end{array}$
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising		127,372 11,608 35,506 267,168 12,917 158,807 95,332 160,071 54,101 641,980 169,335 112,876 68,875 73,869 32,661 87,362 34,806
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing		$\begin{array}{c} 127,372\\ 11,608\\ 35,506\\ 267,168\\ 12,917\\ 158,807\\ 95,332\\ 160,071\\ 54,101\\ 641,980\\ 169,335\\ 112,876\\ 68,875\\ 73,869\\ 32,661\\ 87,362\\ \end{array}$
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion		$\begin{array}{c} 127,372\\ 11,608\\ 35,506\\ 267,168\\ 12,917\\ 158,807\\ 95,332\\ 160,071\\ 54,101\\ 641,980\\ 169,335\\ 112,876\\ 68,875\\ 73,869\\ 32,661\\ 87,362\\ 34,806\\ 22,320\\ 30,585\\ 44,543\end{array}$
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense		$\begin{array}{c} 127,372\\ 11,608\\ 35,506\\ 267,168\\ 12,917\\ 158,807\\ 95,332\\ 160,071\\ 54,101\\ 641,980\\ 169,335\\ 112,876\\ 68,875\\ 73,869\\ 32,661\\ 87,362\\ 34,806\\ 22,320\\ 30,585\\ 44,543\\ 126,147\\ \end{array}$
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense		127,372 11,608 35,506 267,168 12,917 158,807 95,332 160,071 54,101 641,980 169,335 112,876 68,875 73,869 32,661 87,362 34,806 22,320 30,585 44,543 126,147 222,688
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense	\$	$\begin{array}{c} 127,372\\ 11,608\\ 35,506\\ 267,168\\ 12,917\\ 158,807\\ 95,332\\ 160,071\\ 54,101\\ 641,980\\ 169,335\\ 112,876\\ 68,875\\ 73,869\\ 32,661\\ 87,362\\ 34,806\\ 22,320\\ 30,585\\ 44,543\\ 126,147\\ \end{array}$
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense TOTAL EXPENSE Income (Loss) from Operations	\$	127,372 11,608 35,506 267,168 12,917 158,807 95,332 160,071 54,101 641,980 169,335 112,876 68,875 73,869 32,661 87,362 34,806 22,320 30,585 44,543 126,147 222,688 28,473,278 1,159,692
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense ToTAL EXPENSE Income (Loss) from Operations Dividends to Members	\$	127,372 11,608 35,506 267,168 12,917 158,807 95,332 160,071 54,101 641,980 169,335 112,876 68,875 73,869 32,661 87,362 34,806 22,320 30,585 44,543 126,147 222,688 28,473,278 1,159,692 499,914
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense TOTAL EXPENSE Income (Loss) from Operations Dividends to Members Subtotal Income (Loss)	_	127,372 11,608 35,506 267,168 12,917 158,807 95,332 160,071 54,101 641,980 169,335 112,876 68,875 73,869 32,661 87,362 34,806 22,320 30,585 44,543 126,147 222,688 28,473,278 1,159,692 499,914 659,779
Accounting Fees Actuarial Fees Legal Fees Consulting Fees Branch and District Funding Fraternal Activities Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense ToTAL EXPENSE Income (Loss) from Operations Dividends to Members	\$	127,372 11,608 35,506 267,168 12,917 158,807 95,332 160,071 54,101 641,980 169,335 112,876 68,875 73,869 32,661 87,362 34,806 22,320 30,585 44,543 126,147 222,688 28,473,278 1,159,692 499,914





HONEY GARLIC GLAZED SALMON

- 3 tablespoons extra-virgin olive oil
- 4 (6-oz.) salmon fillets, patted dry
- with a paper towel
- ¹/₃ cup honey
- 1/4 cup soy sauce
- 2 tablespoons lemon juice 1 teaspoon red pepper flakes
- kosher salt
- Freshly ground black pepper
- 3 cloves garlic, minced
- 1 lemon. sliced into rounds

In a medium bowl, whisk together honey, soy sauce, lemon juice and red pepper flakes.

In a large skillet over medium-high heat, heat two tablespoons oil. When oil is hot, but not smoking, add salmon skin-side up and season with salt and pepper. Cook salmon until deeply golden, about 6 minutes, then flip over and add the remaining tablespoon of oil.

Add garlic to the skillet and cook until fragrant, 1 minute. Add the honey mixture and sliced lemons and cook until sauce is reduced by about a third. Baste salmon with the sauce. Garnish with sliced lemon and serve.

FAVORITE SLOW COOKER CHICKEN

2-3 lbs. boneless chicken breasts 2 (8 oz.) blocks cream cheese 2 (1 oz.) packets dry Ranch seasoning 8 oz. bacon, cooked crisply and crumbled

Place first three ingredients in a slow cooker. Cook on low setting for 8 hours, until chicken is cooked through.

Uncover. Shred the chicken. Add in crumbled bacon and stir to incorporate. Serve warm.

MARINADED PORK CHOPS

1/2 cup extra-virgin olive oil 1/4 cup apple cider vinegar 1/4 cup brown sugar 2 tablespoons grainy mustard 2 garlic cloves, minced ¹/₂ teaspoon red pepper flakes Kosher salt Freshly ground black pepper

4 pork chops

In a large bowl whisk all ingredients together and season with salt and pepper. Pour marinade over pork chops and refrigerate at least 2 hours.

In a large skillet over medium heat, heat oil and cook pork chops until golden and cooked through, 7 minutes per side.

PERFECT ZUCCHINI BREAD

Cooking spray

- 1¹/₂ cups all-purpose flour
- 1 teaspoon cinnamon
- 1 teaspoon nutmeg
- 1 teaspoon baking soda
- 1/2 teaspoon baking powder
- 1/4 teaspoon kosher salt
- 1/2 cup (1 stick) unsalted butter, melted, cooled slightly
- 1 cup sugar
- 1 teaspoon pure vanilla extract
- 1 egg plus 1 egg yolk
- 1¹/₂ cup grated zucchini (about 1 medium zucchini)

Preheat oven to 350 degrees. Grease an 9"x5" loaf pan with cooking spray, line with parchment, then lightly grease again.

In a large bowl, whisk together flour, cinnamon, nutmeg, baking soda, baking powder, and salt.

In another large bowl, stir together melted butter, sugar, and vanilla. Mix in egg and egg yolk, then fold in zucchini.

Fold wet ingredients into flour mixture until completely incorporated.

Transfer mixture to prepared pan and bake until a toothpick comes out clean, 45 to 48 minutes.

Let cool slightly in pan, then transfer loaf to a wire rack to let cool completely.

CHEESECAKE POPS

- 12 oz. cream cheese, softened
- 3 tablespoons sour cream
- 1/2 cup powdered sugar
- 1 teaspoon pure vanilla extract
- 1/4 teaspoon kosher salt
- 1 cup chopped strawberries
- 1/4 cup crushed graham crackers
- 15 popsicle sticks (depending on your ice cube tray)

In a large bowl using hand mixer, beat cream cheese, sour cream, powdered sugar, vanilla, and salt until smooth. Fold in strawberries.

Spoon mixture into ice cube tray then sprinkle graham crackers on top.

Insert a popsicle stick into the middle of each cheesecake cube.

Freeze until the cheesecake mixture is solid. Remove from ice cube tray and serve immediately.

FROZEN SAMOA PIE

For The Crust: 50 Vanilla Wafers 6 tablespoons melted butter 1/4 cup sugar For The Filling: 4 oz. cream cheese, softened 1 can sweetened condensed milk 1 teaspoon pure vanilla extract 1/2 teaspoon kosher salt 1 cup Cool Whip, defrosted 4 cups toasted coconut, divided 2 cups caramel, melted and divided

- 1 cup mini chocolate chips
- 1 cup semisweet chocolate chips, melted

Crust: In a food processor, pulse vanilla wafers until they are fine crumbs. Transfer crumbs to a bowl, then add butter and sugar and stir until combined. Grease a 9" pie plate and press in the crust mixture.

Filling: In a large bowl using a hand mixer, beat cream cheese until smooth. Mix in sweetened condensed milk, vanilla and salt until fully incorporated. Fold in Cool Whip.

Middle layer: In a medium bowl, mix 2 cups toasted coconut with 1 cup caramel.

Pour half the cream cheese mixture into the pie pan and cover with coconut caramel. Smooth to the edges to make a layer.

Top with the remaining cream cheese mixture, then add the remaining 2 cups toasted coconut and mini chocolate chips. Drizzle with remaining caramel and melted chocolate and freeze until firm, about 4 hours. Serve.

BAILEYS FROZEN HOT CHOCOLATE

Ice, for blending 4 cups chocolate milk 4 (1-oz.) packets hot cocoa mix 4 oz. Baileys Irish Cream Whipped cream, for serving Chocolate syrup, for serving Chocolate shavings, for garnish

Fill a blender with ice, then pour over chocolate milk, hot cocoa mix, and Baileys. Blend until frothy.

Drizzle chocolate syrup inside each glasses, then pour over frozen hot chocolate. Top with whipped cream and chocolate shavings.

PERIODICAL

9/18

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.