



Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 104, NO. 9

JUNE 2018



ŽENSKÁ JEDNOTA

*If your
eyes are
positive,
you will
love the
world.*

*But if your
tongue is
positive,
the world
will love
you.*

Mother Teresa

*Announcing the New Short
Application for Individual
Life Insurance!
See Pages 11-15
for information.*

Fraternally Yours, ŽENSKÁ JEDNOTA®



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ŽENSKÁ JEDNOTA,

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Treasures To Be Thankful For . . .

A man was exploring caves by the seashore. In one of the caves he found a canvas bag with a bunch of hardened clay balls. It was like someone had rolled clay balls and left them out in the sun to bake.

They didn't look like much, but they intrigued the man, so he took the bag out of the cave with him. As he strolled along the beach, he would throw the clay balls one at a time out into the ocean as far as he could.

He thought little about it, until he dropped one of the clay balls and it cracked open on a rock. Inside was a beautiful, precious stone!

Excited, the man started breaking open the remaining clay balls. Each con-
tained a similar treasure. He found thousands of dollars worth of jewels in the
20 or so clay balls he had left. Then it struck him.

He had been on the beach a long time. He had thrown maybe 50 or 60 of the
clay balls with their hidden treasure into the ocean waves. Instead of thousands
of dollars in treasure, he could have taken home tens of thousands, but he had
just thrown it away!

It's like that with people. We look at someone, maybe even ourselves, and
we see the external clay vessel. It doesn't look like much from the outside. It
isn't always beautiful or sparkling, so we discount it. We see that person as less
important than someone more beautiful or stylish or well known or wealthy.
But we have not taken the time to find the treasure hidden inside that person.

If we take the time to get to know that person, and if we ask God to show
us that person the way He sees them, then the clay begins to peel away and the
brilliant gem begins to shine forth.

May we not come to the end of our lives and find out that we have thrown
away a fortune in friendships and love because the gems were hidden in bits
of clay.

Dear Friends,

This month stop before you judge, simply try to see the people in your
world as God sees them!

Until next month,
Warmly, Carolyn



SATURDAY, JUNE 17

Message from our National President

CYNTHIA M. MALESKI



Dear Fellow Members,

2018 is a significant anniversary year for many of the countries in eastern Europe from the lands of our ancestors and families. We celebrate 100 years since the historic events of the formation and establishment of the democratic free countries of the Slovak Republic, Czech Republic (under the rubric of Czecho-Slovakia) and Poland,

to name a few. This year marks the 25th anniversary of the creation of the Slovak and Czech Republics, as well.

We applaud our foremother and forefathers who came to the United States as new immigrants to forge a better life for themselves and their families, but did not forget to keep the strong beacon of freedom and liberty burning for those in their native homelands. Fraternal benefit societies in the United States played a key role over many years, mostly as constituent members of pro-democracy organizations formed in the United States, advocating to the American government the cause of freedom and democracy in the native land of their members. We are proud that over many, many

years, our leaders have continued to strongly advocate for the basic human right of life, liberty, and the pursuit of happiness.

Let us join together to celebrate the vision and leadership of those who have gone before us so that we can build a better life for our children and grandchildren for generations to come!

A special feature in this issue is an important announcement to our new and existing members about our new simplified application for individual life insurance (see insert) keeping with our original purpose and mission of providing life insurance benefits and financial security to our members. Our goal is to provide our members and their families with a streamlined process to obtain additional life insurance, as appropriate, at affordable rates.

If you or your loved one has a policy with us with a small face amount, this is a great time to plan ahead and update according to current needs for yourself and your family members.

Let us not forget to respectfully display our American Flag on Flag Day, June 14th.

Happy Father's Day to our beloved fathers, grandfathers, uncles and those who serve as fathers in our lives.

Cynthia M. Maleski, National President

FCSLA President Cynthia Maleski Principal Speaker at Slovak League of America Dinner



Headtable guests at the dinner celebrating the 100th anniversary of the signing of the Pittsburgh Agreement at St. John Nepomucene Social Hall in New York City on April 15. Seated, L-R: W. Nina Holy, national secretary-treasurer of the Slovak League of America; Cynthia M. Maleski, national president of the First Catholic Slovak Ladies Association who was the principal speaker; Daniel F. Tanzone, national president of the Slovak League of America; and Ladislava Begec, Consul General of Slovakia in New York. Standing, L-R: Stephen J. Kubasek, Jr., nephew of the late Rev. John J. Kubasek, a signator of the Pittsburgh Agreement; Sabina Sabados who represented the First Catholic Slovak Union; Scott T. Pogorelec, F.I.C., supreme secretary of the Slovak Catholic Sokol; and Dr. Larry Korcek, president of Assembly 182 of the Slovak Catholic Sokol who offered greetings on behalf of Assembly 1 of the Slovak League of America.

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.

Our 45 year history started in 1973 at the Seven Dolores Shrine in Valparaiso where the Slovak Franciscan Fathers called home.

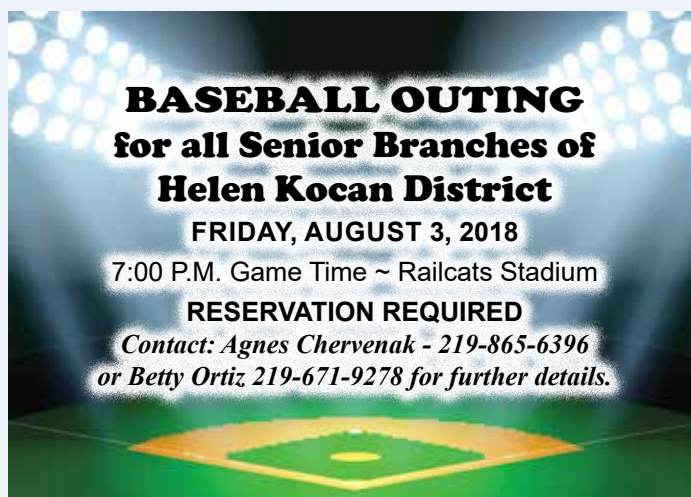
Father Joseph Viater, (along with Betty and Carl Yurechko who chaired it for 39 years) started a group to get Slovak people together for a day of Slovak culture.

Volunteer committees were from the various Slovak Churches, Assumption of the Blessed Virgin Mary from Indiana Harbor, Sacred Heart from East Chicago, Holy Trinity from Gary, Immaculate Conception and St John the Baptist both from Whiting.

For many years Bishop Andrew G. Grutka – Bishop of the Gary Diocese was the main celebrant for the Slovak Mass. Dinners were cooked by Slovak ladies and sold. Over the years, Slovak Dancers from Milwaukee, Wisconsin, Chicago, Illinois and Sterling Michigan entertained us with ethnic dances.

Soon the place was too small for the crowd so we moved to Merrillville, where we still hold our Annual Slovak Day at the Salvatorian Fathers Our Lady of Czestochowa Shrine. This year during Slovak Day the Salvatorian Fathers will be showing the PANORAMA on Christianity to the Slavic Nation. During the years many bishops came to con-celebrate, such as Bishop Sokol from Slovakia, our own local bishops Bishop Andrew G. Grutka and Bishop Dale J. Melczek as well as Bishop Adamec of Pennsylvania and our own Slovak priests.

Slovak Day was meant to be a day of Slovak Culture, starting with Mass, good ethnic foods, Slovak dancers as well as music to dance.



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.

Newest Member of Jr. Branch 83



Bianca Vincenza D'Orazio was baptized into the Catholic Church on Mother's Day and is the newest member of Joliet Jr. Branch 83. She is pictured with her grandmother Ruth Hamerla-Dillon (left), held by her great-grandmother Rosemarie Hamerla, and with her mother Jenna Dillon-D'Orazio, all Joliet Sr. Branch 53 members.

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@fcsla.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

News from Your Fraternal & Youth Director

► Kelly Shedlock



I was sitting at my desk working on a big project and one word triggered this thought, "I wonder how many of our members know that FCSLA is a fraternal benefit society?" Then another thought – "Do they even know what a fraternal benefit society is and the benefits available to them?"

A fraternal benefit society is not your typical commercial insurance company. Yes, we sell life insurance and annuities. But here is what makes us unique: We are a tax-exempt 501(c) 8 status, and that means FCSLA does not pay tax on member premiums. We have this status because of our philanthropic work in our communities nationwide (such as Join Hands Day and our Matching Funds Program, to name a few), and we give back to our members through branch activities such as an

annual luncheon or dinner, going to a baseball game or an amusement park, having Mass followed by a brunch, etc. This is a status we wish to maintain. We want to continue to be unique. To do so, it is necessary to engage in fraternal activities and report on them; which I do on an annual basis by compiling numbers from all of our branches.

Here are the advantages of being a member of FCSLA (a fraternal benefit society) vs. a commercial insurance company:

Eligible to:

- Hold a position at the Branch level
- Hold a position on a District Board
- Be a Delegate at Quadrennial Conventions
- Be a Candidate on the National Board
- Receive Dividends
- Apply for Scholarship Program
- Suggest & participate in Branch Activities
- Suggest & participate in Matching Funds Projects
- Be nominated for Fraternalist of the Year
- Be nominated for Youth of the Year
- Participate in contests sponsored by the Fraternal Director
- Receive Fraternally Yours monthly publication
- Apply for donations for your church or organization

Principal Member

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Fraternal Member

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Commercial Ins. Client

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FCSLA is the best kept secret. Spread the word. We have so much to offer our members. Branch Officers – have activities, get to know your members, mentor the next generation so they can continue and keep FCSLA going for another 125+ years. Members, get involved with your branches.

If you don't hear from your branch officers, contact them to see if you can get an activity going. Our youth have great ideas, like to get involved with the planning of events, and know how to do all the techie stuff.

Set a new trend – have great insur-

ance with great benefits! All of your friends will want to be unique like you!

We have a great sales staff that can help your friends become a member. Don't forget about our Friends and Family Rewards Program – Each valid referral earns you money!

WE WANT TO HEAR FROM YOU!

Did your children, grandchildren receive special awards or achievements in school? — Baptisms? Confirmations? New Members? — Participated in Volunteer and Community Projects? If they are members of the FCSLA please send us a photo and short article about their special achievements!

E-mail: zjbazik@comcast.net



**All Cleveland, OH Members
Join FCSLA
at a Lake County Captains Game
(Class A Affiliate of the Cleveland Indians)**

**Classic Park
35300 Vine Street, Eastlake, OH
Friday, June 15, 2018 at 7:00 p.m.
Fireworks after the game**

\$20 per person

Includes: Ticket (1B side), All you can eat buffet
from 5:45-7:15 p.m. Right Field Picnic area
Menu: Hamburgers, Hot Dogs, Baked Beans,
Macaroni & Cheese, Chips, Cookies, Lemonade,
Ice Tea and Ice Water

Limited Number of Tickets available.

**Reserve your tickets now
Contact Kelly Shedlock via email:
kelly@fcsla.org**

Polish Dance Lessons ~ "Dancing for Dyngus" Program

Members and supporters of the First Catholic Slovak Ladies Association, Sr. Branch 630 and Jr. Branch 534, Buffalo, NY, gathered for the third annual "Dancing for Dyngus" program. The series of Polish dance lessons were held in March at St. Casimir's Church Hall and were conducted by Branch President Lynn Zakowicz and Michelle Kisluk of the Polish Heritage Dancers. Proceeds from the classes will be used to support the St. Casimir's Youth Program.



Branches 630 and 534 Participate in Annual Dyngus Day Parade



Members of the First Catholic Slovak Ladies Association, Sr. Branch 630 and Jr. Branch 534, Buffalo, NY, prepared to march in the city's annual Dyngus Day parade on Easter Monday, April 2. Dyngus Day in Buffalo, NY celebrated the end of the Lenten Season and the beginning of Spring, is the largest such gathering in the United States. Pictured above at the far left is John Gonsiorek, membership chairman and in the center is Lynn Zakowicz, FCSLA's local president.



Two members from the Branch polka down Broadway at the annual Dyngus Day parade.

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.

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.

The Summer Festival has been a blessed opportunity for the Sisters to keep in touch with former students, their parents, and family members; to reconnect with friends they've made over the years, and to make new friends. The day never seems long enough for visiting with friends old and new.

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.



Water With Blessings

Members of the Prayer Shawl Ministry at Queen of the Most Holy Rosary Parish in Elysburg, PA partnered with the Sisters of Saints Cyril and Methodius to provide clean drinking water to families in communities torn by war and natural disaster, in under-developed neighborhoods, in refugee camps and in villages threatened by water contamination. Sister Jeanne Ambre, SS.C.M. serves as Parish Visitor, and Reverend Joseph Scanlin is Pastor. Working with the Water With Blessings Program, the group crocheted more than 800 Water Filter Socks, which fit over and protect water filter units. Mothers in developing countries are trained in the use of the filters, and that mother will generally provide clean water for her own family and at least three others. The group also collected for the purchase of four of the water filter units. Thus, the work done by these volunteers at Queen of the Most Holy Rosary Parish will help provide clean water to at least 3,200 families, protecting them from dysentery, intestinal parasites and other water-borne illnesses. For more information on the program, visit www.waterwithblessings.org.



Vocation Awareness Day



Sister Thomas More Dzurnak, SS.C.M. was one of six Sisters and six Priests who served as speakers at a Vocation Awareness Day at Our Mother of Perpetual Help School in Ephrata, PA. The day began with a whole-school Liturgy, then each speaker, guided by an escort, rotated through 3 classrooms. Sister Thomas More was assigned kindergarten,

first grade, and third grade, and was asked questions such as, "How did she know she was called?" "How did she get started in religious life?" "What does she do now?" Thanks to Our Mother of Perpetual Help School for sponsoring this event, and to Sister Thomas More for responding to the invitation. Sunday, April 22 was World Day of Prayer for Vocations.

*Outing For All Junior Branches
of*

**The Helen Kochan
District**

Sunday, June 30

Wicker Memorial Park, Highland, IN

Refreshments – Games – Prizes

Bounce House – Splash Pool

RESERVATIONS REQUIRED

Contact your local Junior Branch or

Call 219-659-3238 or 219-659-2109

Branches 408 and 141 Join Hands Day

On Saturday, April 28, 2018, for the tenth straight year, the Cleveland Okres, Branches 408 and 141, joined hands with the Cleveland Catholic Worker Community to provide a breakfast for about 80 homeless and needy people.

In addition to the breakfast, basic needs items like toothbrushes, toothpaste, soap, razors and shave cream were provided. Also, checks from the Okres and other branches for \$550 were presented to the Worker Community to assist them in their ministry.

It is an honor and a privilege to represent our home office, our Cleveland Okres, and our Cleveland branches, touching the lives of hundreds of needy people in a positive way.



L-R: Michelina Bacisin (two time scholarship winner), Helen Gebura, Cindi Bacisin, Christine Phillips, Pat Phillips, Dan Phillips, Mike Phillips, and Barb Phillips.



L-R: Pat Phillips, Mike Phillips, Helen Gebura and Paula Miller, Catholic Worker Community Volunteer, accepting checks totaling \$550.

Sr. Branch 350 Annual Fish Fry Dinner

Sr. Branch 350, Wilkes-Barre, PA joined St. Andre Bes-sette Church with an annual fish fry dinner. The event was highly anticipated and the parishioners met this expectation with volunteering countless hours.

This successful dinner will benefit the parish social justice council to continue their support of the sick and to address various other needs of the church members. Rev. Kenneth Seegar, pastor expressed his gratitude to FCSLA.

Each dinner was capped off by choosing a dessert and what a perfect ending that was. Everyone left with a satisfying dining experience and with an opportunity to reunite and socialize within the church community.



An array of homemade desserts are shown by Ann Hudock, Rita Kcenich, president; Florence McCabe, secretary/treasurer and Diane Gregor.



**FIRST CATHOLIC SLOVAK
LADIES ASSOCIATION**



Branch W191 of Lincoln, Nebraska

**In conjunction with
Fraternal Catholic Students,
Knights of Columbus, and WFLA**

FCSLA Branch W191, Lincoln, NE and Saint Patrick's Catholic school, are finishing the first year of a special "after school leadership program" called the "Fraternal Catholic students". They meet on Thursdays to practice speaking, listening, and leadership by conducting their own meetings and activities.

In May they coordinated with 3 fraternals, (K of C, FCSLA, & WFLA) and with Mahoney Manor residence, to complete their intergenerational community improvement event. On May 5th they joined with the elderly, youth, and

adults, to share this neighborhood Join Hands Day. Meeting Saturday morning, they cleaned up, tilled, planted flower beds, and made new friendships. They cultivated relationships with all generations. With helping hands, they painted bird baths, and promoted neighborly harmony. At noon they sat down together and enjoyed a fraternal luncheon of fried chicken and macaroni and cheese. Through Join Hands Day, they celebrated the fraternal harmony of being a good neighbor to all generations. Our Fraternal Catholic Students group were the leaders celebrating in Join Hands Day!



"Join Hands Day" planning meeting at Mahoney Manor with Ken Dolezal, FCSLA Branch W191 Secretary, FCS Students, Ginni Metcalf, and Lynda Freeman of Mahoney Manor.



Fraternal Catholic Students Planning Meeting at Mahoney Manor.



Gina Jordan and Sandy Hosek planting flowers at Mahoney Manor.



Working at Saint Patrick's Catholic School.



Regina Jordan with WFLA Velma Kotas and JoAnn Vilda.



District Anna Hurban of Chicago

An Afternoon of Bingo with the Vets at Hines VA Hospital, Maywood, Illinois

For twelve consecutive years, officers and members from the District Anna Hurban of Chicago met on Saturday, April 21, 2018 for its Join Hands Day event at the Edward Hines, Jr., VA Hospital. Nineteen District members, including District and Branch Officers, spent the afternoon with twenty-six of the seventy-six resident veterans playing fifty-one very serious games of bingo where the vets had the chance to win some of the \$1,085 in commissary coupons available as prizes. The District provided \$500 toward the commissary coupons with District Branches contributing an additional \$585. To make the playing field fair, each of the vets who arrived to play bingo received an initial gift of \$5 in coupons along with an FCSLA t-shirt from the District. The branches also donated toiletries for packets that were put together to be passed out to all of the residents in the unit. So as not to forget the other resident veterans who were unable to attend the bingo event, the District also gave each of them a \$5 commissary coupon book and an FCSLA t-shirt. Due to playing time constraints, the District donated the remaining fourteen \$5 commissary coupon books for use by the VA staff as prizes during the unit's next regularly scheduled game of bingo. Once again the event was a huge success with the vets truly enjoying their visit with us and looking forward to next year's visit.



As always, the afternoon was filled with lots of laughter and fun, and everyone in attendance from the District agreed that it was just a small way of showing these vets how grateful we all are to them for the sacrifices they have made to ensure our American freedom! (To see additional photos from this event go to: <http://www.fcsla.org/district/chicago/gallery.php>)



This VA Hospital is located in Maywood, IL and is the largest of the Chicago-area Veterans' Hospitals, well known for its many programs and specialties including blind rehabilitation, spinal cord injury, neurosurgery, radiation therapy, cardiovascular surgery, and serves as a Polytrauma Center for severely injured veterans with skilled medical professionals who treat patients with traumatic brain injuries.

Branch W093, Tabor, SD Events
June 14, 15 & 16 — Czech Days in Tabor, SD. Volunteers needed.
July 1 — Deadline for W093 FCSLA High School Seniors to apply for local scholarships. Contact W093 Officer for application.
July 8 — Monthly meeting after Mass.

Branch W093, Tabor, SD Events
June 14, 15 & 16 — Czech Days in Tabor, SD. Volunteers needed.
July 1 — Deadline for W093 FCSLA High School Seniors to apply for local scholarships. Contact W093 Officer for application.
July 8 — Monthly meeting after Mass.

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 4/1/2018 thru 6/30/2018.

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.

FCSLA Connects . . .

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

Beginning June 1, 2018 FCSLA Offers A Unique Opportunity . . .



Albert Heiles

First Catholic Slovak Ladies Association is pleased to announce a terrific opportunity for its new and existing members to take advantage of an excellent way to increase their life insurance coverage conveniently and without delays generally experienced in applying for life insurance coverage.

Although this is NOT a GUARANTEED ISSUE life insurance program, FCSLA is offering a "SHORT" form life insurance application that may speed up the process of getting you additional life insurance coverage.

Have you recently considered how much life insurance you should actually be covered for and what type of insurance plan would be right for you?

To help you consider these questions, FCSLA has provided you a simple yet clear and concise format to help you arrive at an answer on how much coverage is appropriate based on your personal situation.

Take a minute and complete the needs analysis questions and it will provide you a general idea on what your life insurance requirements may be based on your personal response.

FCSLA has created an opportunity for you to apply for new permanent Whole Life Insurance in limited amounts by completing a "SHORT" form application.

Assuming the questions are answered satisfactory in terms of Underwriting Standards, a new life policy may be issued if within the guideline limits and state regulations.

FCSLA offers the opportunity to purchase a SINGLE PREMIUM WHOLE LIFE POLICY from a face amount of \$2,000.00 to \$25,000.00 and the 10 PAY WHOLE LIFE INSURANCE from face amount of \$5,000.00 to \$25,000.00 to anyone between the ages of 0 to age 50.

So regardless if you would like to increase your life insurance protection by making one lump sum "SINGLE PREMIUM" payment or making premium payments over 10 years, FCSLA has something to offer.

And for the youth, FCSLA offers an opportunity for coverage in a YOUTH TERM policy from a face amount of \$10,000.00 to \$25,000.00 from ages 0 to age 23.

Scan this Code
with your mobile phone
to get more information
about our Insurance
Policies!



HOW MUCH INSURANCE?

Start Your Planning

It is difficult to think about what life will be like when we are gone. Thoughtful planning makes it a little easier. While everyone's situation is different, this worksheet can help you identify common factors taken into account when determining how much life insurance you should purchase. Your First Catholic Slovak Ladies Association professional is ready to help you tailor a plan that suits your needs and your budget.

Final Expenses (Avg. \$15,000) Add \$ _____

Outstanding Debt Add \$ _____

Outstanding Mortgage Add \$ _____

Annual Income Needed \$ _____

Years it should be provided x _____

Income Total Add \$ _____

College Funding

Annual Cost \$ _____

Number of Students x _____

Subtotal \$ _____

Years per Student (Avg. 5 yrs.) x _____

College Total Add \$ _____

Subtotal \$ _____

Current Value Savings Subtract \$ _____

ESTIMATE
LIFE INSURANCE NEED \$ _____





First Catholic Slovak Ladies Association

ANNOUNCING

The New

Short Application for Individual Life Insurance

BIG NEWS! We are offering a **NEW** short form life insurance application!

This should streamline the application process in certain circumstances. The application is available for use if the proposed insured is between the ages of 0-50 and can answer "No" to the health related question. The Single Premium Whole Life (SPWL0412) policy is available in the face amount of \$2,000 to \$25,000 and the 10 Pay Life (01-WL-05) is available in the face amount of \$5,000 to \$25,000. The Super Youth Term (80-SEP-291) policy, for ages 0-23, is available in the face amount of \$10,000 to \$25,000. The new short application is currently not available in CA, DC, DE, FL, NY, ND or SD.

Call New Business for more information at (800) 464-4642 x1062.



Let's Plan Together

First Catholic Slovak Ladies Association

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

FRATERNAL LIFE INSURANCE AND ANNUITIES



Single Premium Whole Life (SPWL0412)

Female No Tobacco
Annual Premium Rates
Per \$1,000 FACE Amount

Issue Age	Under \$10,000	\$10,000-\$24,999
0	67.00	62.00
1	69.00	64.00
2	71.00	66.00
3	73.00	68.00
4	76.00	71.00
5	79.00	74.00
6	82.00	77.00
7	85.00	80.00
8	89.00	84.00
9	92.00	87.00
10	96.00	91.00
11	100.00	95.00
12	104.00	99.00
13	108.00	103.00
14	113.00	108.00
15	117.00	112.00
16	122.00	117.00
17	127.00	122.00
18	132.00	127.00
19	137.00	132.00
20	141.00	136.00
21	146.00	141.00
22	151.00	146.00
23	157.00	152.00
24	162.00	157.00
25	167.00	162.00
26	172.00	167.00
27	178.00	173.00
28	183.00	178.00
29	189.00	184.00
30	195.00	190.00
31	201.00	196.00
32	208.00	203.00
33	214.00	209.00
34	221.00	216.00
35	228.00	223.00
36	236.00	231.00
37	244.00	239.00
38	252.00	247.00
39	260.00	255.00
40	268.00	263.00
41	277.00	272.00
42	286.00	281.00
43	295.00	290.00
44	304.00	299.00
45	313.00	308.00
46	323.00	318.00
47	332.00	327.00
48	342.00	337.00
49	352.00	347.00
50	362.00	357.00

Female Tobacco
Annual Premium Rates
Per \$1,000 FACE Amount

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000-\$24,999
16	155.00	150.00
17	159.00	154.00
18	163.00	158.00
19	168.00	163.00
20	172.00	167.00
21	178.00	173.00
22	183.00	178.00
23	189.00	184.00
24	195.00	190.00
25	201.00	196.00
26	207.00	202.00
27	214.00	209.00
28	221.00	216.00
29	228.00	223.00
30	235.00	230.00
31	243.00	238.00
32	251.00	246.00
33	259.00	254.00
34	267.00	262.00
35	275.00	270.00
36	284.00	279.00
37	293.00	288.00
38	303.00	298.00
39	312.00	307.00
40	322.00	317.00
41	332.00	327.00
42	342.00	337.00
43	353.00	348.00
44	363.00	358.00
45	374.00	369.00
46	385.00	380.00
47	396.00	391.00
48	407.00	402.00
49	418.00	413.00
50	428.00	423.00

Male No Tobacco
Annual Premium Rates
Per \$1,000 FACE Amount

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000-\$24,999
0	82.00	77.00
1	83.00	78.00
2	84.00	79.00
3	86.00	81.00
4	89.00	84.00
5	92.00	87.00
6	96.00	91.00
7	99.00	94.00
8	103.00	98.00
9	107.00	102.00
10	111.00	106.00
11	115.00	110.00
12	120.00	115.00
13	124.00	119.00
14	129.00	124.00
15	134.00	129.00
16	139.00	134.00
17	145.00	140.00
18	150.00	145.00
19	155.00	150.00
20	160.00	155.00
21	166.00	161.00
22	171.00	166.00
23	177.00	172.00
24	182.00	177.00
25	188.00	183.00
26	193.00	188.00
27	199.00	194.00
28	205.00	200.00
29	211.00	206.00
30	218.00	213.00
31	224.00	219.00
32	231.00	226.00
33	238.00	233.00
34	246.00	241.00
35	253.00	248.00
36	262.00	257.00
37	270.00	265.00
38	279.00	274.00
39	287.00	282.00
40	297.00	292.00
41	306.00	301.00
42	315.00	310.00
43	325.00	320.00
44	335.00	330.00
45	345.00	340.00
46	356.00	351.00
47	367.00	362.00
48	377.00	372.00
49	388.00	383.00
50	399.00	394.00

Male Tobacco
Annual Premium Rates
Per \$1,000 FACE Amount

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000-\$24,999
16	170.00	165.00
17	176.00	171.00
18	182.00	177.00
19	188.00	183.00
20	193.00	188.00
21	200.00	195.00
22	206.00	201.00
23	212.00	207.00
24	218.00	213.00
25	224.00	219.00
26	231.00	226.00
27	238.00	233.00
28	245.00	240.00
29	252.00	247.00
30	259.00	254.00
31	267.00	262.00
32	274.00	269.00
33	282.00	277.00
34	291.00	286.00
35	299.00	294.00
36	309.00	304.00
37	318.00	313.00
38	327.00	322.00
39	337.00	332.00
40	348.00	343.00
41	358.00	353.00
42	369.00	364.00
43	379.00	374.00
44	390.00	385.00
45	402.00	397.00
46	413.00	408.00
47	424.00	419.00
48	436.00	431.00
49	447.00	442.00
50	458.00	453.00

10 Pay Life (01-WL-05)

Female No Tobacco
Annual Premium Rates
Per \$1,000 FACE Amount

Issue Age	Under \$10,000	\$10,000-\$24,999
0	16.14	12.14
1	16.31	12.31
2	16.50	12.50
3	16.72	12.72
4	16.95	12.95
5	17.18	13.18
6	17.44	13.44
7	17.70	13.70
8	17.97	13.97
9	18.25	14.25
10	18.56	14.56
11	18.87	14.87
12	19.20	15.20
13	19.52	15.52
14	19.86	15.86
15	20.22	16.22
16	20.48	16.48
17	20.85	16.85
18	21.23	17.23
19	21.64	17.64
20	22.06	18.06
21	22.48	18.48
22	22.94	18.94
23	23.41	19.41
24	23.90	19.90
25	24.41	20.41
26	24.94	20.94
27	25.49	21.49
28	26.06	22.06
29	26.65	22.65
30	27.28	23.28
31	27.92	23.92
32	28.59	24.59
33	29.29	25.29
34	30.01	26.01
35	30.77	26.77
36	31.55	27.55
37	32.35	28.35
38	33.18	29.18
39	34.04	30.04
40	34.93	30.93
41	35.85	31.85
42	36.80	32.80
43	37.78	33.78
44	38.80	34.80
45	39.85	35.85
46	40.94	36.94
47	42.07	38.07
48	43.23	39.23
49	44.44	40.44
50	45.70	41.70

Female Tobacco
Annual Premium Rates
Per \$1,000 FACE Amount

Issue Age	BAND 1 Under \$10,000	BAND 2 \$10,000-\$24,999
16	22.54	18.54
17	23.00	19.00
18	23.46	19.46
19	23.95	19.95
20	24.46	20.46
21	24.98	20.98
22	25.52	21.52
23	26.09	22.09
24	26.68	22.68
25	27.28	23.28
26	27.92	23.92
27	28.58	24.58
28	29.26	25.46
29	29.96	26.36
30	30.71	27.31
31	31.46	28.06
32	32.25	28.85
33	33.08	29.68
34	33.93	30.83
35	34.81	31.71
36	35.72	32.62
37	36.65	33.55
38	37.62	34.52
39	38.61	35.51
40	39.64	36.54
41	40.67	37.57
42	41.74	38.64
43	42.85	39.75
44	43.98	40.88
45	45.15	42.05
46	46.35	43.25
47	47.59	44.49
48	48.87	45.77
49	50.17	47.07
50	51.52	48.42

Male No Tobacco
Annual Premium Rates
Per \$1,000 FACE Amount

Issue Age	BAND 1 Under \$10,000	BAND 2 \$10,000-\$24,999
0	17.24	13.24
1	17.44	13.44
2	17.67	13.67
3	17.91	13.91
4	18.16	14.16
5	18.46	14.46
6	18.74	14.74
7	19.06	15.06
8	19.39	15.39
9	19.74	15.74
10	20.09	16.09
11	20.47	16.47
12	20.85	16.85
13	21.25	17.25
14	21.65	17.65
15	22.05	18.05
16	22.27	18.27
17	22.66	18.66
18	23.07	19.07
19	23.48	19.48
20	23.92	19.92
21	24.38	20.38
22	24.85	20.85
23	25.36	21.36
24	25.88	21.88
25	26.43	22.43
26	27.01	23.01
27	27.60	23.60
28	28.23	24.23
29	28.90	24.90
30	29.58	25.58
31	30.29	26.29
32	31.05	27.05
33	31.84	27.84
34	32.65	28.65
35	33.50	29.50
36	34.39	30.39
37	35.30	31.30
38	36.25	32.25
39	37.24	33.24
40	38.27	34.27
41	39.33	35.33
42	40.40	36.40
43	41.48	37.48
44	42.62	38.62
45	43.79	39.79
46	44.98	40.98
47	46.21	42.21
48	47.47	43.47
49	48.80	44.80
50	50.18	46.18

Male Tobacco
Annual Premium Rates
Per \$1,000 FACE Amount

Issue Age	BAND 1 Under \$10,000	BAND 2 \$10,000-\$24,999
16	25.39	21.39
17	25.90	21.90
18	26.42	22.42
19	26.93	22.93
20	27.48	23.48
21	28.04	24.04
22	28.63	24.63
23	29.24	25.24
24	29.88	25.88
25	30.56	26.56
26	31.27	27.27
27	31.99	27.99
28	32.77	28.77
29	33.57	29.57
30	34.40	30.40
31	35.29	31.29
32	36.20	32.20
33	37.10	33.10
34	38.03	34.03
35	38.99	34.99
36	40.01	36.01
37	41.06	37.06
38	42.15	38.15
39	43.27	39.27
40	44.45	40.45
41	45.65	41.65
42	46.88	42.88
43	48.17	44.17
44	49.46	45.46
45	50.79	46.79
46	52.14	48.14
47	53.55	49.55
48	54.97	50.97
49	56.48	52.48
50	58.05	54.05

*Rates differ in Montana for Female No Tobacco. Use Male No Tobacco to calculate premiums.

*Rates differ in Montana for Female Tobacco. Use Male Tobacco to calculate premiums.

*Maximum issue age for Female Tobacco in Washington state is 72.

*Maximum issue age for Male No Tobacco in Washington state is 72.

*Maximum issue age for Male Tobacco in Washington state is 68.

Super Youth Term Life (80-SEP-291)

SUPER YOUTH TERM SINGLE PREMIUM Issue Ages 0 Through 19

Issue Age	\$10,000	\$15,000	\$20,000	\$25,000
0	140.00	210.00	280.00	300.00
1	138.00	207.00	276.00	295.00
2	136.00	204.00	272.00	290.00
3	134.00	201.00	268.00	285.00
4	132.00	198.00	264.00	280.00
5	130.00	195.00	260.00	275.00
6	128.00	192.00	256.00	270.00
7	126.00	189.00	252.00	265.00
8	124.00	186.00	248.00	260.00
9	122.00	183.00	244.00	255.00
10	120.00	180.00	240.00	250.00
11	114.00	171.00	228.00	239.00
12	108.00	162.00	216.00	228.00
13	102.00	153.00	204.00	217.00
14	96.00	144.00	192.00	206.00
15	90.00	135.00	180.00	195.00
16	84.00	126.00	168.00	184.00
17	78.00	117.00	156.00	173.00
18	72.00	108.00	144.00	162.00
19	66.00	99.00	132.00	151.00

Super Youth Term Annual Premium

Issue Ages 0 Through 23

Amount of Insurance	Annual Premium Ages 0-24
\$10,000	14.00
\$15,000	21.00
\$20,000	28.00
\$25,000	30.00



IN MEMORIAM

Patricia Ann Mech, U131



Patricia Ann Mech, 75, of Nanticoke, PA, passed away August 20, 2017 in Wilkes-Barre, PA after a courageous battle with health complications due to lupus. She was born in Nanticoke, PA on March 30, 1942, a daughter of the late Edard and Eleanor Grabowski Adamczyk. Patricia was a graduate of Nanticoke High School, Class of 1960. She was a member of St. Faustina Parish, Nanticoke. Prior to her retirement, she was employed for many years by McGregor Sportswear

Company and Pope John Paul II School, both in Nanticoke. Left to cherish her memory is her husband, Gerald. The couple celebrated their 53rd wedding anniversary on July 11, 2017. Also surviving are her son and daughter-in-law, Gary and Michele Mech, Lower Macungie; her daughter and son-in-law, Michele and Gerald Mullery, Newport Twp.; her sister, Gloria Schinski, Nanticoke; her sister-in-law, Camille Martinez, Hanover Twp.; her 5 grandchildren; and several cousins, nieces and nephews. Patricia enjoyed attending her grandchildren's athletic events. She was always in the bleachers or along the sidelines at their baseball, softball, basketball and Holy Redeemer field hockey games. In lieu of flowers, memorial donations can be made to St. Faustina Parish, 520 S. Hanover St., Nanticoke, PA 18634.

Marie D. "Peppy" Hripko, S169



Marie D. "Peppy" Hripko, 88, passed away August 24, 2017, in Youngstown, OH following a long and fulfilling life. Marie was born May 31, 1929, in Youngstown, a daughter of the late Andrew and Anna Miklos Luchansky, and was a lifelong area resident. Mrs. Hripko was a 1947 graduate of Chaney High School and earned a cosmetology license in 1961. She worked for Strouss' Department Store in the payroll department from 1945 until 1953, and then devoted the remainder of her adult life to raising and caring for her family. Peppy was a member of Our Lady of Sorrows Parish, Holy Name of Jesus Church in Youngstown. She was an avid bridge player and was a member of the Canfield Duplicate Bridge Club. Peppy also enjoyed golfing, belonging to several area golf leagues, and she enjoyed bingo and playing cards. She leaves her beloved husband of 66 years, Frank "Chief" Hripko, whom she married April 4, 1951; her daughter, Margaret Anne Hripko of Charlotte, NC; many nieces and nephews; and many, many friends.

Peppy was a member of Our Lady of Sorrows Parish, Holy Name of Jesus Church in Youngstown. She was an avid bridge player and was a member of the Canfield Duplicate Bridge Club. Peppy also enjoyed golfing, belonging to several area golf leagues, and she enjoyed bingo and playing cards. She leaves her beloved husband of 66 years, Frank "Chief" Hripko, whom she married April 4, 1951; her daughter, Margaret Anne Hripko of Charlotte, NC; many nieces and nephews; and many, many friends.

Zdenka G. Urban, W013



Zdenka G. Urban, 92, of Prague, NE, entered eternal rest on Sunday, August 27, 2017 in David City, NE. She was born February 26, 1925 in rural Prague, NE to Charles and Clara (Kriz) Kaspar. Zdenka graduated from Prague High School. On January 27, 1947, she was united in marriage to Joseph C. Urban in the wedding dress she shared with two of her sisters. Zdenka

helped on the family farm milking cows for 30 years. She also worked at the onion factory, Blue Star and she cleaned the school in

Prague. She was a member of St. John the Baptist Catholic Church, St. John PCCW and Rosary Society. She enjoyed gardening and sharing her produce with family and friends. Zdenka's children and grandchildren were very special to her. She is survived by children and grandchildren: Dwayne (Jezi) Urban – Chad (Rachel), Carley (Jared) and Chris (Jenna), Deb (Ron) Paseka – Sherri (Jeff), Wendy (Dan), Amy (Nick), Mike (Kim) and Brian (Becky), Donald (Jodi) Urban – Danielle (Blake) and Nicholas; 19 great-grandchildren; sisters: Elaine (Allan) Kaspar and Nadine Bratcher; sister-in-law, Wilma Kaspar; many nieces, nephews and friends.

Barbara A. Negvesky, U334



Barbara A. Negvesky, 70, of Dallas, PA passed on September 1, 2017. Born in Peckville and raised in Dickson City, she was the daughter of the late Joseph and Pearl (Pezanowski) Obst. Barbara was married to Frank M. Negvesky, her beloved husband of 49 years. Barbara was a graduate of the Visitation of the Blessed Mary School and Dickson City High School.

As a non-traditional student, she earned a B.S. in accounting from Bloomsburg University and an MBA from Wilkes University. She was employed by Baron Strassman Zneimer, and Co. CPA, Wilkes-Barre, and in the audit and finance departments of the Geisinger Healthcare System. Surviving are the loves of her life, her husband Frank, their two daughters, Maria Ellen Roman (Richie), Dallas; and Laura Ann English (Larry), of Wyoming. She cherished God's gift of her four grandchildren and she tried to be the best Nana she could be by making a positive difference in their lives. She is also survived by her loving siblings, brother, Joseph Obst (Carmella), of New Jersey; and sister, Marlene Nash (David), of Dickson City; nieces, nephews and cousins. As a member of Our Lady of Victory Parish, Harvey's Lake, she served as a Eucharistic minister. She was an ardent member of the Wilkes-Barre Chapter of Pennsylvanians for Pro-Life. In lieu of flowers, anyone wishing to donate may do so in Barbara's memory to the Pro-Life Centers in Wilkes-Barre or Scranton.

Mary Lou Zaborsky, S55



Mary Lou Zaborsky, 66, passed away September 1, 2017 in Temple Hills, MD. Mary was born on August 9, 1951 to the late Joseph and Florence P. (Peel) Zaborsky in Mahanoy City, PA. She received her education in Mahanoy City, PA school system, attending grade school at St. Joseph's Catholic School and graduating in 1970 from Mahanoy City Area High School. Mary was a member of St. Thomas More Catholic Church,

Washington, DC. Mary was employed for ten years with the Federal Bureau of Investigation, Washington, DC and later became manager at the Marlow Heights Book Store, Marlow Heights, MD, where she was employed for over twenty years. Mary is survived by her three sisters, Annette (Jake) of Pottsville, PA, Kathleen (Richard) of Las Vegas, NV and Donna Maria (John Barto) of Quakake, PA; two brothers, Joseph (Venetta) of Aurora, CO, and David (Annette) of Kutztown, PA; her friend, James Godbee of Temple Hills, MD, one niece, six nephews and her dog, Vanessa.

Evelyn (Machovsky) Muehlstein, W018



Evelyn (Machovsky) Muehlstein, age 96, of West, TX passed away September 10, 2017 in Waco. A lifelong resident of West, Evelyn was born July 4, 1921 in West the daughter of John and Mary (Hykel) Machovsky. She was a graduate of West High School. Evelyn worked for Lorch Manufacturing in West. On March 13, 1994 she was united in marriage to Johnny F. Muehlstein in West. Johnny preceded her in death on March 24, 2007. Evelyn was a faithful member of St. Mary's Catholic Church of the Assumption in West, where she was a member of St. Cecilia's Choir and St. Anne's Altar Society. Survivors include her nephews, Frankie Muehlstein, Jr. and wife, Barbara of China Spring and Patrick Muehlstein and wife, Jackie of Longview; nieces, Rita Pustejovsky and husband, Erwin of West, Mary Marusak and husband, George of Georgetown and Betty Page and husband, Gary of Waco; a nephew-in-law, Jerry Caldwell of Temple; many great-nieces and nephews; and great-nieces and nephews; and other relatives and friends. In lieu of flowers, memorials may be made to the Janice Muehlstein Caldwell Endowment Fund.

Mary Elizabeth McLean, W018



Mary Elizabeth McLean, 59, of Traer, IA died October 27, in Waterloo, IA. She was born October 7, 1958, to Donald and Catherine Liston McLean. She graduated from North Tama County Community Schools in 1977. Mary worked for the North Tama Community School District for 40 years, starting as an audio-visual technician; she also acted as elementary school and main office secretary, athletic chaperone, coach and finally as administrative assistant to the superintendent. Mary was a member of the St. Stephen's the Witness faith community at the University of Northern Iowa campus where she volunteered for numerous activities and taught the Rite of Christian Initiation for Adults (RCIA) program. She was a member of St. Paul Catholic Church in Traer, National Catholic Society of Foresters and First Catholic Slovak Ladies Association. Survived by: her siblings, Cecelia (Jim) Harmsen of Reinbeck, D. Pat (Sue) McLean of Traer, and Kathy (Dan) McGrane of Nixa, MO; eight nieces and nephews; 12 great-nieces and great-nephews.

Rosemary Yakubisin, S277



Rosemary "Terry" Yakubisin, 89, of Greensburg, PA died November 1, 2017. She was born September 7, 1928, in South Greensburg, a daughter of the late Michael and Susan Terrify. She was retired from the Diocese of Greensburg. Terry was a devout volunteer and lifetime member of St. Paul Parish, Greensburg, and its Rosary Altar Society. She adored her grandchildren and great-grandchildren. She was a loving wife, mother and grandmother who was devoted to her family and to the Blessed Virgin Mary. Terry was known for her comforting and outgoing social personality. She will be missed by all who knew and loved her. She is survived by three daughters, Patricia Mills, Suzanne Bishop (Donald) and Diane Qualey (Thomas); daughter-in-law, Susan E. Yakubisin; six grandchildren; three

great-grandchildren; her brother, Richard Terrify; her sister, Carol Plevelich; and several nieces and nephews. In lieu of flowers, the family prefers anyone to do a random act of kindness.

Carla L. Peters, W016

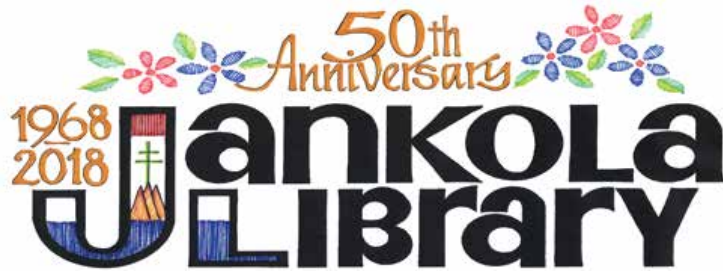


Carla L. Peters, 90, of St. Paul, NE formerly of Loup City, died November 22, 2017, in St. Paul. Carla was born on June 24, 1927, on a farm east of Ashton, the daughter of Stanley and Hedy (Jakubowski) Wroblewski. She received her education at St. Francis Parochial School and graduated from Ashton High School. She was united in marriage to Hendrick B. "Hank" Peters on Sept. 30, 1948, at Loup City. The couple lived in Loup City where they owned and operated "Hank's Bar" and she worked as a librarian at Loup City Public Schools. In 2015, she moved to St. Paul where she resided at Matelyn Retirement Community the rest of her life. She was a member of St. Josaphat's Catholic Church and its Council of Catholic Women. She also taught CCD classes for seven years and was a Eucharistic minister to the home-bound for nine years. She loved spending time with her children and grandchildren. She is survived by her five children and spouses, Mark and Carol Peters of Grand Island, Gwen and Steve McMahan of Grand Island, Randy and Jan Peters of Loup City, Tina Thompson of Grand Island and Terri and Chris Townsend of St. Paul; 15 grandchildren and 12 great-grandchildren. Memorials are suggested to the Loup City Senior Center.

Emanuel D. Shavlik, W018



Emanuel D. Shavlik, 91, passed away March 20, 2017, in Omaha, NE. He was born in 1925 to Edward and Lillian Shavlik on a farm near Linwood, NE. Some years later, Emanuel and his family moved to Omaha, NE, where Emanuel met his future, loving wife, Erma. On April 11, 1953, they married and became long time, active members of Holy Ghost Parish in South Omaha. In 1964, Emanuel and Erma joined Catholic Workman Branch 18, which later became a part of FCSLA, till their retirement in 2003. Emanuel was the Branch 18 Financial and Recording Secretary for many years. At the state level he served as an officer and was often a Nebraska delegate at the CW National Conventions as he was a strong supporter of Catholic Fraternal organizations. Emanuel was also the idea man for many branch activities, including Christmas parties and summer picnics, and he planned and organized the Catholic Workman Centennial celebration for the 1991 National Convention in Omaha. He was proud of his Czech heritage and fluent in the Czech language. He was also an excellent accordion player. He enjoyed baking kolaches and going out to eat at his favorite restaurant, The Bohemian Cafe, where he would order the roast duck and dumplings. He was an avid reader and gardener, and during his retirement years, he especially enjoyed wood-carving. Emanuel was preceded in death by his wife, Erma, and his son, Jerry. He is survived by his children: Joe (Regina), Jim, Mary (Mike) Boulay, Anne, John, Steve (Cindy) and Eileen (Dave) Adams; grandchildren and great-grandchildren; brother, Adolph; many relatives and friends.



*Celebrating
50 Years!*

The Sisters of Saints Cyril and Methodius in Danville, PA claim a unique legacy that has been entrusted to them by their founder Reverend Matthew Jankola (1872-1916), an immigrant priest from Slovakia who established the Religious Congregation of Sisters in 1909 with the purpose of promoting and preserving Slovak faith and culture. He distinguished himself as a promoter of Slovak intellectual and literary interests and inspired his American-Slovak Sisters to esteem and cherish all that relates to scholarship and multiculturalism.

On July 2, 1968 the Congregation of the Sisters of Saints Cyril and Methodius established Jankola Library and Slovak Archives Center to promote the legacy of Father Jankola and to name the Library in his honor. The concept for beginning this Library began when the congregation became the recipient of a collection of Slovak books that were valued as tools for learning and supplementary materials for teachers. As the public gradually came to know that the Sisters were interested in acquiring Slovak related materials, the collection increased in volume and worth.

1968 – 1992

Sister M. Martina Tybor, SS.C.M. an outstanding scholar, teacher, poet, translator and author was appointed to Jankola Library as its Director-Librarian from 1968 to 1992 with a mission to organize and catalogue all the valuable Slovak and English works that relate to Slovak and Slavic history, language, literature, fine arts, spirituality and learning. There was a need for a place to do this task. In 1971 the closure of the Magnificat Chapel at the Motherhouse gave space for Jankola Library.

Over the years notable scholars from home and abroad contacted Jankola Library which had become an internationally renowned research center. The services and cooperation of Jankola Library had been sought by scholars and students of at least forty-five American Universities and centers of learning as distant as Texas, California, and Hawaii, and as close by as Danville and Bloomsburg. Contacts had also been made by a number of foreign centers in places like Amsterdam, Lisbon, Padua, Rome, Munich, London, Ottawa, Bratislava, Victoria and Toronto. Information sought by researches could only be found at Jankola Library.

During twenty-four years building and solidifying the legacy of Father Jankola, Sister Martina Tybor had laid a firm foundation for the Congregation's mission to promote and preserve the Slovak faith and culture. By 1991 Sister Martina's health declined and she needed to receive medical care at Maria Hall in Danville until August 12, 1998.

1992 – 2007

To advance the legacy of Father Jankola, Sister M. Mercedes Voytko, SS.C.M. accepted the appointment to be the new Director of Jankola Library from 1992 to 2007. She welcomed the opportunity to promulgate the preservation of the rich culture and history of the Slovak people. Her background in history and theology as well as her ability to communicate in Slovak were invaluable assets for taking on this responsibility.

Considering that numerous holdings of Jankola Library were still in storage, Sister Mercedes realized there was a critical need for space to integrate about 10,000 books and Slovak artifacts into our resources. Subsequently, in 2000 Saint Cyril Academy allocated several available rooms to Jankola Library for expanding and maintaining the contents of the Library. The original Saint Cyril Academy Library became the main room for Jankola Library's collection of literary, historical and religious works in the Slovak language and the former Audio-Visual Aids Room was changed to be a Periodical Room where valuable Slovak magazines, periodicals, newspapers, and archival material are available for research.

The space for expanding the facilities for Jankola Library became a reality for Sister Mercedes. She set about the gigantic task of organizing and categorizing books and artifacts for display. With the generous and dedicated assistance of Sister Mercedes' sister, Ms. Catherine Voytko and the volunteers from the members of the Northeast Pennsylvania Slovak Heritage Society of Wilkes-Barre, PA, Sister Mercedes achieved her major goal of relocating and transforming the new site for Jankola Library.

Since the original area which held Jankola Library was vacant, there was space to accept a magnificent donation of many valuable Slovak items from the Slovak Museum at Jednota Estates in Middletown, PA which closed and relocated its contents to Villa Sacred Heart in Danville, PA in 2002. The acquisition of many Slovak artifacts, glassware, ceramics, crystal, dolls, folk costumes on mannequins, paintings, woodcarving, and handiwork, enabled Sister Mercedes to create a beautiful Slovak Museum that is a component of Jankola Library.

For fifteen years, Sister M. Mercedes, SS.C.M. faithfully and assiduously expanded and enriched the belongings of Jankola Library and Slovak Museum. She was devoted to her Slovak heritage and performed her tasks with love for Slovak culture and traditions. In 2007 Sister Mercedes moved to Maria Hall in Danville, PA to receive medical care until September 8, 2016.

2007 – 2010

Father Jankola's legacy to the Sisters of Saints Cyril and Methodius became the focus for Sister M. John Vianney Vranak's, SS.C.M. ministry as the new Director of Jankola Library and Slovak Museum from 2007 to 2010. She wholeheartedly dedicated her time and energy to continue promoting the faith, culture and traditions of Slovak heritage. Sister M. John Vianney perceived the need to make improvements to Jankola Library and Slovak Museum.

Generous contributions from the four Slovak Catholic Fraternal Societies, namely, First Catholic Slovak Union (Jednota), First Catholic Slovak Ladies' Association, Ladies' Pennsylvania Slovak Catholic Union, Slovak Catholic Sokol as well as individual donors, bequests and memorials had provided financial gifts to purchase the following:

Jankola Library:

Website: <http://jankolalibrary.sscm.org>
Two Air Conditioners
Large Television
Computer Center
Custom SolarVue Toller Window Shades
Wooden Floor Tiles
Archival Boxes

Slovak Museum:

Carpeting
Window Drapes
Custom SolarVue Toller Window Shades
Three Wall Mounted Cooling and Heating
Air Conditioners

2010 – 2018

In a spirit of gratitude and appreciation for Father Jankola's legacy, Sister M. Catherine Labouré Bresnock, SS.C.M. received the appointment to be the Director of Jankola Library and Slovak Museum and Sister Loretta Marie Hrubec, SS.C.M. accepted the position as Librarian for Jankola Library. Both Sisters have been missioned to this ministry from 2010 to 2018.

Legacy is about life and living. Life has been sustained at Jankola Library and Slovak Museum by many visitors who have come from the United States, Bosnia-Herzegovina, Brazil, Canada, China, Italy, Mexico, Namibia, Nigeria, Peru, Poland, Slovakia, Tanzania, Ukraine, Vietnam and Zimbabwe to tour and to engage in research for advanced studies.

There is a living Slovak tradition among families to share Oplatky with each other during Christmas Eve Supper. Since 2010 Jankola Library has been supplying hundreds of Christmas wafers each year to continue the practice of this treasured custom.

The competent and willing service of the Sisters, who were assigned to the ministry at Jankola Library, has greatly contributed to Father Jankola's plan to preserve and promote Slovak faith, heritage, history, culture and traditions. With God's help the strong foundation for Jankola Library has endured for fifty blessed and successful years. Praise and thanks to God!

St. Thomas A' Becket Parish to Hold Festival in June

St. Thomas A' Becket's Parish Festival is a fun-filled event for the whole family featuring a variety of music, live entertainment, delicious food, baked goods, a flea market and more. St. Thomas A' Becket's Parish Festival kicks off June 28 from 6:00-1:00 p.m. and runs through June 30, 2018. "There's something for everyone," said Gary Burcin, chairperson of the St. Thomas A' Becket Parish Festival committee. "There are games and rides by C&L Shows for the children, as well as a Flea Market, Raffles, Bingo, Fresh-Made Donuts, Games of Chance, and Super Auction for adults. It's always a wonderful event, not only for our parish, but for the entire community."

The Festival Flea Market Pre-Sale will be held on Saturday, June 23, 2018 from 8:00-2:00 p.m., and the Flea Market will reopen for the St. Thomas A' Becket Festival days on June 28, 29, and 30. St. Thomas A' Becket Parish is located at 139 Gill Hall Road, Jefferson Hills, PA 15025.

Each evening of the festival features special entertainment and dinner menus:

June 28 ~ 6:00-11:00 P.M.

- "Sky Jump Lottery" at 7:00 p.m. (Rain Date: June 29)
- Musical performances by Shot of Soul from 7:00-10:00 p.m.
- Dinner special includes Stuffed Cabbage Dinner

June 29 ~ 6:00-11:00 P.M.

- Musical performances by The Soul Searchers from 7:00-10:00 p.m.
- Dinner special includes Fish Fry and Pierogi Dinner

June 30 ~ 6:00-11:00 P.M.

- Abilene Band and Gas House Annie (country music) from 7:00-10:00 p.m.
- Dinner special includes BBQ ½ Chicken Dinner

Additional food items available every evening include: Hamburgers, Hot Dogs, Kielbasa, Hot Sausage, French Fries, Pizza, Soft Pretzels, Homemade Donuts, Strawberry Shortcake and Ice Cream.

About St. Thomas A' Becket:

St. Thomas A' Becket Parish is a Christian community centered in the suburban setting of Pittsburgh, PA. We are a people of God, giving witness to the life, death and resurrection of Jesus Christ in the tradition of the Roman Catholic Church. We are a Catholic community called to form a faith community flowing from prayer, worship and service in an effort to achieve social justice, as expressed in the Spiritual and Corporal Works of Mercy. We invite all people, individuals and families to become a visible sign and living expression of God's love for His people. We believe that the Spirit is alive among us.

MATCHING FUNDS ACTIVITIES

Branch W033

Stained Glass Restoration Project

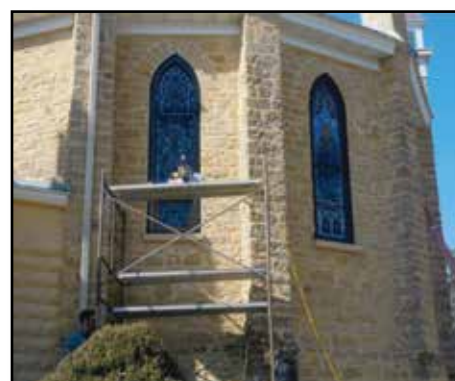
On Thursday, April 5th, 2018, Branch W033 of Spillville, IA, branch president Dan Silhacek presented a matching funds check to Ruth Bily of the St.



Wenceslaus stained glass restoration parish committee headed by Fr. Robert Gross. The project to take out, restore, and reinstall 26 stained glass windows began in January 2018 and was completed by May 1, 2018. The \$1,000 check presented was from the branches annual breakfast held March 4, 2018 plus the \$600 matching funds check



from the national office for a total of \$1,600. The branch is honored to have donated to this project that brought together so many past and present parishioners to complete. The beauty of the 158 year old church has been refreshed with the work completed on the 26 stained glass windows. Once the restoration was completed and the windows returned to their places an outside protection of a clear annealed float glass was put in place to provide protection in the years to come.



Branch W033 Euchre Card Party

Branch W033, Spillville, IA held a Fellowship Euchre Card Party on Sunday, March 25, 2018 at the Spillville Library from 11:30-4:00 p.m. for members and the surrounding community. The two high winners of \$20 each were Sharon Mashek and Joe Hauber. The two low winners of \$5 each were Donna Ryant and Jack Zoulek. The day included a lunch of ham salad sandwiches on rye, regular and cheese chips, homemade kolache and koblihy, either plain or rolled in powdered sugar. Beverages were served throughout the day. Door prizes of Easter baskets and a bunny decoration were awarded at the end of the day. The lucky winners were Mabel Berka, Donna Ryant, Joe Hauber, Marian Rettereth and Alice Klimesh. It was a wonderful day of fellowship and fun.



Branch W045 Awards Scholarships

Cadets of St. George Branch W045, Cedar Rapids, IA awarded scholarships for the 2017-2018 school year from their local Branch. This year they awarded 8 scholarships of \$300.00 each. The winners were:

REGIS BREITBACH — Freshman

Attending Kirkwood Community College, Cedar Rapids, IA

JAMES CHRISTIANSON — Freshman

Attending Mount Mercy University, Cedar Rapids, IA

SKYLAR DECAMP — Sophomore

Attending St. Ambrose University, Davenport, IA

JACOB FRANCOIS — Sophomore

Attending Benedictine College, Atchison, KS (no picture)

ANDREW HOLLADAY — Senior

Attending Coe College, Cedar Rapids, IA

CLARA PETRI — Freshman

Attending University of Northern Iowa, Cedar Falls, IA

EMILY SATTLER — Sophomore

Attending Kirkwood Community College, Cedar Rapids, IA

NICHOLAS STARK — Sophomore

Attending Iowa State University, Ames, IA

The branch also honored 3 elementary students with \$200.00 awards this year.

FRANCESCA DAYE — 4th grade at Coolidge Elementary, Cedar Rapids, IA (no photo)

LOGAN RATCLIFF — 4th grade at Nixon Elementary, Hiawatha, IA

ALEXA STEGER — 8th grade at Edgewood-Colesburg Elementary, Colesburg, IA



Regis Breitbach



James Christianson



Skylar Decamp



Andrew Holladay



Clara Petri



Emily Sattler



Nicholas Stark



Logan Ratcliff



Alexa Steger

Use This Form for Change of Address and Magazine Cancellations

Change the address on all FCSLA policies and communications for:

☐ INDIVIDUAL — NAME

☐ ENTIRE FAMILY — LIST NAMES

Old Mailing Address

City _____

State _____ Zip _____

New Mailing Address

City _____

State _____ Zip _____

Phone # _____

Signature Required
(Insured, Annuitant, Owner)

Date of Birth _____
(for ID purposes)

Today's Date

☐ CANCEL MAGAZINE

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

HAVE YOU
SIGNED
UP A
NEW MEMBER
RECENTLY?

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 JANUARY 31, 2018

ASSETS

Cash & Short Term Investments	\$ 28,135,227
Bonds	903,696,811
Preferred Stock	2,253,102
Common Stock	8,151,128
Investment Income Due & Accrued	14,348,074
Property Plant & Equipment, Net	5,237,330
Certificate Loans & Accrued Interest	2,783,851
Other Assets	1,758,547

TOTAL ASSETS

\$ 966,364,070

LIABILITIES

Life Reserves	\$ 297,608,427
Annuity Reserves	541,580,286
Death Claims Payable	2,805,640
Unearned Premiums	502,279
Matured Endowments	345,247
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,628,894
Accrued Convention Donations	567,000
Provision for Future Conventions	432,721
Asset Valuation Reserve	8,749,518
Interest Maintenance Reserve	1,377,527
Other Liabilities	2,084,559

TOTAL LIABILITIES

\$ 862,082,099

Surplus

\$ 104,281,971

TOTAL LIABILITIES AND SURPLUS

\$ 966,364,070

INCOME STATEMENT

For the One Month Ending January 31, 2018

REVENUE

Insurance Premiums	\$ 277,549
Annuity Premiums	4,004,652
Investment Income	3,648,758
Amortization of Interest Maintenance Reserve	19,285
Rental Income	39,131
Other Revenue	1,908
TOTAL REVENUE	\$ 7,991,283

EXPENSE

Increase in Reserves — Life	\$ (29,573)
Increase in Reserves — Annuity	1,786,764
Insurance Benefits	793,738
Annuity Benefits	3,848,609
Commission Expense	100,174
Surrender Benefits	277,911
Post Mortem Benefits	164,361
Miscellaneous Member Benefits	918
Matured Endowments	2,072
Donation Expenses	2,261
Change in Accrued Convention Donations	21,000
Convention Expenses	16,667
Bank Service Charges	1,304
Data Processing Service Fees	18,296
Actuarial Fees	39,958
Legal Fees	2,989
Consulting Fees	6,199
Branch and District Funding	66,792
Fraternal Activities	1,876
Official Publications	37,031
Scholarship Awards	23,833
Miscellaneous Employee Benefits	41,707
Fees — Directors	13,525
Salaries — Employees	153,133
Salaries — Officers	47,379
Interest Expense	26,197
Tax Expense	18,790
Depreciation Expense	17,296
Utility Expense	8,034
Postage and Printing	46,594
Advertising	5,719
Travel Expense	2,908
Insurance Department Fees	3,872
Sales Promotion	17,823
Rental Expense	40,071
Other Expense	53,836

TOTAL EXPENSE

\$ 7,680,062

Income (Loss) from Operations

\$ 311,221

Dividends to Members

104,257

Subtotal Income (Loss)

\$ 206,964

Capital Gains (Loss)

(2)

NET INCOME (Loss)

\$ 206,962



New Ideas for Dinner

ROASTED PEAR & GORGONZOLA SALAD

For the dressing:

3 tablespoon good-quality balsamic vinegar
1 tablespoon maple syrup
1 teaspoon Dijon mustard
½-¾ cup extra virgin olive oil
pinch of salt, to taste

For the salad:

4 firm, not-quite ripe pears
1 tablespoon butter, melted (or coconut oil)
1 tablespoon dark brown sugar
¾-1 cup walnuts, or pecans
8 cups or so of mixed salad greens
½ cup dried cranberries, or cherries
¾ cup gorgonzola cheese, or other
crumbly blue cheese

For the dressing:

Whisk together all the ingredients except the olive oil and salt. While whisking, pour in the olive oil. Start with a half cup, and adjust to taste. Add a pinch of salt, to taste. Cover and place in the fridge until ready to use. Whisk well before using. (Dressing can be made up to a week in advance.)

For the salad:

Preheat the oven to 400 degrees F., and line a rimmed baking sheet with aluminum foil or parchment.

Cut the pears into ⅛th wedges and remove the stems and cores. Toss with the melted butter and brown sugar, and spread onto prepared baking sheet. Roast for 10-12 minutes, or until just tender (not mushy).

Meanwhile, place the walnuts (or pecans) into a dry skillet over medium heat. Toast for 6-8 minutes, or until warm and flavorful. Give the pan a shake, or stir the nuts, every couple of minutes to keep them from burning, which can happen fast!

Combine your mixed greens, dried cranberries (or cherries), and crumbled cheese. When ready to serve, add the toasted nuts and roasted pears, while still warm. (You can keep your pears in wedges, or cut them into bite-sized pieces for easier eating.) Toss with dressing, to taste, and serve immediately.

AVOCADO EGG SALAD

6 hard-boiled eggs, peeled
2 avocados – peeled, pitted, and cubed
½ cup minced red onion
3 tablespoons chopped sweet pickles
1 tablespoon prepared yellow mustard
⅓ cup mayonnaise
salt and pepper to taste

Mash the eggs with a fork in a mixing bowl to break up. Add the avocado, onion, pickle, mustard, and mayonnaise. Gently smash the ingredients together until blended. Season to taste with salt and pepper.

ZUCCHINI LASAGNA

For the base:

4-5 zucchini
1 mozzarella ball (4.5 oz), grated
⅓ cup grated cheddar cheese

For the Béchamel sauce:

5 tablespoons butter (not margarine)
1¼ cups whole milk or almond milk
½ cup grated cheddar cheese
⅓ cup flour

Salt & black pepper to taste

Preheat your oven to 400 degrees.

First, prepare your tomato sauce and set aside. *See following recipe, or use your own favorite recipe.*

Slice zucchini lengthwise into ¼" thick slices. Salt the zucchini slices and set aside for about 10 minutes. After that wrap them in paper towel to get rid of the excess moisture.

Prepare the béchamel sauce: Melt the butter in a small saucepan over a low heat and add the flour. Cook for a few minutes (whisking constantly) and gradually add the milk, followed by the salt and pepper. Cook for 6-10 minutes over medium heat, until the sauce thickens and stir in the cheese.

Grease a large 12" x 8" baking dish with olive oil and layer 6-7 zucchini slices to cover. Add a layer of the tomato sauce and top with a bit of grated mozzarella and cheddar cheese.

Repeat the layers until your ingredients are used up; your last layer should be tomato sauce and cheese.

Pour over the white sauce evenly and let it cover all the ingredients. Bake for 30 minutes covered and 15 minutes uncovered until golden.

Let the lasagna cool for at least 15 minutes before serving.

KALAMATA OLIVE & TOMATO PASTA SAUCE

¼ cup extra virgin olive oil
5 cloves garlic, thinly sliced
4 cups cherry tomatoes, halved
¾ cup pitted chopped kalamata olives
¼ cup chopped fresh flat-leaf Italian parsley
1 teaspoon crushed red pepper flakes
1 tablespoon dried oregano
1½ cups grated Parmesan cheese
Salt and pepper, to taste

In a medium bowl add halved cherry tomatoes, kalamata olives, crushed red pepper flakes, oregano, salt and pepper, set aside.

Add garlic and olive oil to a medium skillet and saute on low heat until garlic is translucent and soft but not brown, about 4 minutes.

Increase heat to medium low, add tomato and olive mixture and saute a few minutes, just until the tomatoes begin to release their juices.

To serve with your favorite pasta, drain pasta when al dente and return to pan, toss with fresh chopped parsley.

Mix in the tomato and olive mixture gently. Add Parmesan cheese and toss gently, serve hot.

FLOURLESS CHOCOLATE CAKE

8 ounces good bittersweet chocolate (not unsweetened) chopped
2 sticks (½ pound) unsalted butter
1½ cups sugar
6 large eggs
1 cup unsweetened cocoa powder,
plus additional for dusting
10 inch springform pan

Place rack in middle of oven and preheat to 350 degrees.

Butter pan, line bottom with a round of parchment or wax paper, and butter paper.

Melt chocolate with butter in a medium metal bowl set over a saucepan of barely simmering water, stirring until smooth. Remove bowl from heat and whisk in sugar. Add eggs one at a time, whisking well after each addition. Sift cocoa powder over chocolate and whisk until just combined.

Pour batter into pan. Bake until top has formed a thin crust and a wooden pick or skewer inserted in center of cake comes out with moist crumbs adhering, around 35-40 minutes.

Cool cake in pan on a rack for 10 minutes, then remove side of pan. Invert cake onto plate and reinvert onto rack to cool completely. Dust cake with cocoa powder before serving.

The cake can be made up to 3 days ahead and kept in an airtight container at room temperature.

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.