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# Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 105, NO. 1

OCTOBER 2018



*"Life starts all  
over again when  
it gets crisp in  
the fall."*

- F. Scott Fitzgerald

ŽENSKÁ JEDNOTA

## Fraternally Yours, ŽENSKÁ JEDNOTA®



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ŽENSKÁ JEDNOTA,

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## Who Can You Help Today?

Are you your brother's keeper? Are you responsible for his/her welfare? None of us can help everyone, but each of us can always try to help someone near us. It may be only a smile, an encouraging word, a shoulder to cry on, or a hug to motivate them. Sometimes, it takes more. It might require a swift kick in the pants or a warning of what the future could hold if attitudes and actions aren't changed.

We need to be honest in our assessments. We need to understand the repercussions of interfering when we're not asked. We need to ask God what our tasks should be. Know that you have an Encourager within, who will lead you to right decisions. Trust Him. He's there to make sure you do what's right. Remember, every person you see today is someone whom God loves. Think about this ....none of us deserves God's love, but He loves us anyway.

Jesus told His followers that they would be known by their love. Doesn't that presume that people should see in us love expressed through our deeds and interactions with others? The essence of God's kingdom is unselfish love. When God's love is present, it results in us helping others.

Wordly accomplishments may be important but they don't bring the satisfaction and fulfillment we crave in our hearts. Each of us was created in the image of God, and God is love. When we become givers instead of takers, we will find more comfort, contentment, and joy in living.

*Dear Friends,*

*This month be a blessing; be a helper. May one of your purposes in life be to help someone today and everyday!*

**Until Next Month,  
Warmly, Carolyn**



### Mary, Queen of the Holy Rosary

On October 7th, the Church celebrates the feast day of Mary, Queen of the Holy Rosary.

The feast day was established by Pope Saint Pius V on the anniversary of the victory at Lepanto on October 7, 1571. The naval victory was attributed to the Virgin Mary whose intercession was entreated through the recitation of the Holy Rosary.

The Church then proceeded to dedicate the entire month of October to the Holy Rosary so that individuals, families, and communities would pray the Holy Rosary, if possible, on a daily basis for peace in the world.

# PRIVILEGE CASES

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

My dear Sisters and Brothers in Christ,

My hope is that you are absorbing a wealth of knowledge concerning Marriage in the Catholic Church and that you have a better understanding of the sacrament of Marriage as Christ envisioned and as stated in Canon 1055, §1: "... a covenant by which a man and woman establish between themselves a partnership of the whole of life and which is ordered by its nature to the good of the spouses and the procreation and education of offspring ..." My last several articles focused on annulment cases and more precisely, a summary of the grounds canon lawyers utilize in arriving at decisions concerning whether a union can be determined to have been invalid from its onset. A declaration of invalidity (or nullity) case – what we normally call an annulment – is one in which the issue is proving that the

marriage in question is not valid, specifically that at the time the union was entered there was a radical defect present which prevented valid consent from being given. However, a Privilege case is not a declaration of nullity but rather a dissolution of a marriage based on certain prerequisites.

There are two types of Privilege cases that may be applicable in allowing an individual to remarry in the Church. One is Pauline Privilege; the other is Petrine Privilege, or as it more commonly termed, Favor of the Faith. Both involve dissolving valid but non-sacramental marriages. The Church believes that in order to have the sacrament of Matrimony, both parties to the marriage must be validly baptized. If it can be proven that either one or both of the parties is not baptized, then the marriage is said to be non-sacramental. Should that marriage end, an ecclesiastical "dissolution" may be possible.

This month's article focuses on the first type of Privilege case which is the Pauline Privilege. It is a process in which the Church allows the dissolution of marriage involving two unbaptized people. It is based on the writings of St. Paul to the Corinthians and was initiated to address a serious problem at the time in the Church in Corinth where problems developed in marriages between believers and nonbelievers. If the unbaptized partner left the newly baptized spouse, St. Paul allowed the baptized spouse to enter into a new marriage.

In the case of Pauline Privilege it must be established that both spouses were not baptized at any time before or during the marriage in question, and that after the marriage has ended, the now baptized party wishes to enter into a sacramental marriage. Basically the former marriage is set aside in favor of the faith for the person who receives Catholic baptism and now wishes to marry in the Church. Normally the newly-baptized intends to marry a Catholic, but for grave causes the individual, upon receiving Catholic baptism, is permitted to marry a non-Catholic or very rarely, even a non-baptized person. Pauline Privilege may also be given in cases where the newly baptized has received baptism in a non-Catholic faith, providing it is a valid baptism recognized by the Catholic Church. In this case, the now validly baptized non-Catholic party would be seeking Pauline Privilege for the benefit of the intended Catholic spouse.

As with petitions for Catholic Church annulments, petitions for Pauline Privilege are investigated on the diocesan level. Proof of the non-baptism of both parties throughout the duration of their union is proven by means of witnesses or authentic documents. The former spouse also is normally questioned as to whether there is any possibility of reconciliation. It is important to note that the previous marriage is automatically dissolved only when the party who petitions for the privilege, having been validly baptized, enters into a new marriage in the Catholic Church.

Next month I will continue with an explanation of the other type of Privilege case, the Petrine Privilege.

*(To be continued)*

## Branch W001 Holds Annual Summer Picnic

Branch W001 of New Prague, MN held their annual Summer Picnic on Sunday, August 26th at Memorial Park in New Prague. Adults enjoyed the afternoon visiting and playing cards and the kids enjoyed the playground and games. The addition of old-time concertina music this year was a big hit. A delicious Chicken Bar-B-Q dinner was served. Drawings of cash prizes and gift cards were won by many lucky members.



# Message from our National President CYNTHIA M. MALESKI



## “Interweaving our Stories, History and Culture into our Neighborhoods”



Dear fellow Fraternalists,

It is gratifying for me to learn about and observe so many celebrations in neighborhoods, towns and cities in the United States commemorating the independence of the peoples in Eastern Europe, especially the foremothers and forefathers from what is now Slovakia, the Czech Republic and Poland. We began 2018 with an elegant ceremony and reception in the United States

Library of Congress sponsored by several U.S. members of Congress and the Slovak Ambassador to the United States to mark the 25th Anniversary of the Slovak Republic. We then marked the 100th anniversary of the Pittsburgh Agreement and independence of Czecho-Slovakia with an auspicious ceremony and gathering of the Slovak League of America in New York City, then the commemoration of the signing of the Agreement itself at the U.S. Senator John Heinz History Center in Pittsburgh, a remembrance ceremony in the Czech Cultural Garden in Cleveland, a three town celebration in New Prague, Minnesota, Polish American and Czech American celebrations in Chicago, Pittsburgh and Cleveland and other cultural and civic gatherings throughout the United States.

Yes, we are celebrating 100 years of the right of self-

determination of nations and the voice of democracy in those great lands, but even more so, our own right of free association in the United States of America to recognize this moment in our common histories and to celebrate our own cultural richness.

Yes, dear sisters and brothers, we bring our great cultural histories to strengthen the fabric of American life – our immigrant story of hard work, courage, vigilance, family, faith and our willingness to reach out to our neighbors in our communities to give them a helping hand.

This is the story that our members live out every day in their daily lives both in times of hardship and in these heady days of celebration for the rebirth of the lands of our foremothers and forefathers one hundred years ago.

We thank our leaders who had the vision in those days to courageously speak out, march and be heard as voices of freedom and liberty.

Let us celebrate together. May our church and town hall bells ring out in unison for the cause of liberty, freedom and our precious right of citizenship in the United States of America. Let us not forget that this right includes the privilege of banding together in our common bond of faith and tradition to continue to provide financial security for our members.

God bless all of us as we continue to pursue this vital work together!

Cynthia M. Maleski

## Awarded FCSLA Scholarship



**ALAINA JOST**, daughter of Rob and Lisa Jost of Wheaton, IL, was recently awarded a FCSLA scholarship for 3rd grade.

She is a member of Jr. Branch 470 out of Streator, IL. She is the granddaughter of Chris and Arlene Promenschenkel from Sr. Branch 66. Alaina attends St. Michael's parish school in Wheaton, IL. She is active in soccer, swimming, Girl Scouts, and community theater. She is excited about being in 3rd grade and seeing her classmates and improving her cursive writing.

## FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

**SILVER ELITE (5 YEAR)**

**3.25% APY\***

**GOLD ELITE (7 YEAR)**

**3.50% APY\***

**PLATINUM ELITE (10 YEAR)**

**3.75% APY\***

\*This rate is in effect 10/1/2018 thru 12/31/2018.

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.

## LIFE INSURANCE: FIVE WONDERS OF THE WORLD



Albert Heiles

FCSLA is proud to offer excellent life insurance products to our members. We have products that offer options in terms of payment duration, coverage amounts and premium schedules.

BUT, do we truly understand what all life insurance offers us? Many believe life insurance is the greatest financial product ever devised. We often think of life insurance to pay the funeral bill or help with final expenses. But, life insurance

offers much more than just that.

### Take a glance of some of the WONDERS of the LIFE INSURANCE product.

- **Life Insurance** provides the peace of mind by BUYING TIME. Life insurance provides MONEY, to give you TIME to deal with life's issues and challenges as a result of an expected financial challenge or unexpected death.
- **Life Insurance** may provide a FRESH START — insurance proceeds may be used to pay off unpaid bills or mortgages or loans.
- **Life Insurance** may be used to provide a legacy to love ones, Church or Community. The gift of life insurance properly structured could have significant and long term meaning in which the impact could be felt for many years to come.
- **Life Insurance** cash value could provide a future for dealing with educational expenses or be used to begin a new business. Opportunities from the insurance death proceeds or accumulated cash values can be the door opener to life's challenges and opportunities.
- **Life Insurance** cash value or death benefit proceeds can be converted to provide INCOME to help cover the normal living expenses.

Our 10 Pay, 20 Pay, and Whole Life Insurance Policies provide excellent options for your financial and personal situation. FCCLA also offers an excellent option of a Single

Premium Life Insurance policy which provides the peace of mind with only one premium payment. Our policies are issued with a face amount of \$5,000.00 in most situations. And although health and other considerations all go into the determination of what product and premium might be right for you, FCCLA is available to assist you in the process.

Finally, remember FCCLA is making it easier to take advantage of the excellent life insurance products with the "SHORT" one health question on specific life products or the minimum face amount of the 20 year term policy being lowered to \$25,00 face amount.

Please feel free to contact the FCCLA licensed professional you are currently working with, or we'll be happy to put you in contact with a professional who can assist you all the way through the process – from assessing your need to providing the product and solution.

Our FCCLA home office number is 800-464-4642. We have five Regional Sales Managers to assist you throughout the country. Our National President Cynthia M. Maleski, Esq. and the two remaining officers, Steve and Katherine are working everyday to make FCCLA a PREMIER FINANCIAL Organization, ready to help you meet your life and annuity needs. We are all happy to assist you.

## Couple Celebrates Nuptials



Francesco (Franco) DeMayo (Sr. Branch 161) married Leana Gugilev of Brooklyn, NY on August 5, 2018 at the Sand Castle, Long Island, NY. The couple will make their home in

Philadelphia, PA where Franco is a second year dental student at The University of Pennsylvania.

Franco is a graduate of The University of Chicago and has a MPH in Epidemiology from Columbia University. Leana has a M.S. in Marriage and Family Therapy from Mercy College, NY. Franco is a former winner of a FCCLA Scholarship and an Anna S. Granchay Scholarship.

His parents (Francesco and Janet DeMayo), as well as, grandparents (Eugene and Helen Thomas, deceased) and great-grandmother (Veronika Stanek, deceased) are all members of Branch 161.

## ~ SAVE THE DATE! ~ Chicago Junior Branches Christmas Party

The Chicago Junior Branches are hosting their Annual Christmas Party on Sunday, November 4, 2018 at Camp Manitoqua, 8122 West Sauk Trail, Frankfort, IL. The event will be held from 11:30 a.m. to 3:30 p.m. Cost is \$18 per person and RSVPs are due to your Junior Branch Officer no later than October 21, 2018. Please contact your Junior Branch Officer or Jeanette Palanca at 847-770-3508 for more information.

# FRIENDS & FAMILY

## Rewards Program



**We value and appreciate our Members!  
Thank you for telling everybody you know about us!**

**A valid referral meets ALL 3 of these requirements:**

- Has completed contact information including address & phone number
  - Is interested in FCSLA and is not yet a member
  - Is willing to meet with an FCSLA representative

**EACH VALID REFERRAL EARNS YOU \$25!**

First **Catholic Slovak**  
**Ladies Association**

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



**FRATERNAL LIFE INSURANCE AND ANNUITIES**

# First Catholic Slovak Ladies Association

of the United States of America  
Beachwood, OH



## FRIENDS AND FAMILY MEMBERSHIP REWARDS PROGRAM

**We value and appreciate our Members! Thank you for telling everybody you know about us!**

*Submit this form by mail, fax or email*

FCSLA Fax: 216-464-9260  
24950 Chagrin Blvd. Email: [heather@fcsla.com](mailto:heather@fcsla.com)  
Beachwood, OH 44122 Website: [www.fcsla.org](http://www.fcsla.org)

A VALID REFERRAL MEETS ALL 3 OF THESE REQUIREMENTS. EACH VALID REFERRAL EARNS YOU **\$25!**

- Has completed contact information including address & phone number
- Is interested in FCSLA and is not yet a member
- Is willing to meet with an FCSLA representative

### Your (Current Member) Information:

Today's Date: \_\_\_\_\_  
Member Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_  
Branch: \_\_\_\_\_

### Please Have An FCSLA Representative Contact:

Prospective Member: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_  
Name of your FCSLA Representative  
*If you do not know an FCSLA Representative, leave blank and the Home Office will find the right Representative for you.*

# First Catholic Slovak Ladies Association

of the United States of America  
Beachwood, OH



## FRIENDS AND FAMILY MEMBERSHIP REWARDS PROGRAM

**We value and appreciate our Members! Thank you for telling everybody you know about us!**

*Submit this form by mail, fax or email*

FCSLA Fax: 216-464-9260  
24950 Chagrin Blvd. Email: [heather@fcsla.com](mailto:heather@fcsla.com)  
Beachwood, OH 44122 Website: [www.fcsla.org](http://www.fcsla.org)

A VALID REFERRAL MEETS ALL 3 OF THESE REQUIREMENTS. EACH VALID REFERRAL EARNS YOU **\$25!**

- Has completed contact information including address & phone number
- Is interested in FCSLA and is not yet a member
- Is willing to meet with an FCSLA representative

### Your (Current Member) Information:

Today's Date: \_\_\_\_\_  
Member Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_  
Branch: \_\_\_\_\_

### Please Have An FCSLA Representative Contact:

Prospective Member: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_  
Name of your FCSLA Representative  
*If you do not know an FCSLA Representative, leave blank and the Home Office will find the right Representative for you.*

# District 11 Holds Annual Picnic in North Bend, Nebraska

District 11, Nebraska, held their annual membership picnic on Sunday, July 8, 2018 at the North Bend, NE city park. There was plenty of food, fun, and games and even swimming for the youngsters. Amy Hull, Regional Sales Manager for FCSLA was in attendance and spoke about insurance products with special focus on youth insurance policies. The District also honored their own Ron Paseka who was named FCSLA Fraternalist of the Year. He serves as District Treasurer and was nominated by Carl Sousek who presented him with his award. Ron was completely surprised by the honor and we congratulate him on this achievement!



Everyone enjoying the food.



Treasurer Ron Paseka (left) presents missionary priest "Leonard" with a District 11 cap while Father Rynearson looks on.



Ron Paseka, Fraternalist of the Year is pictured with Cecilia Hall, District 11 President and Carl Sousek who nominated him for the award. Ron is thanking the group for the award and the gifts.



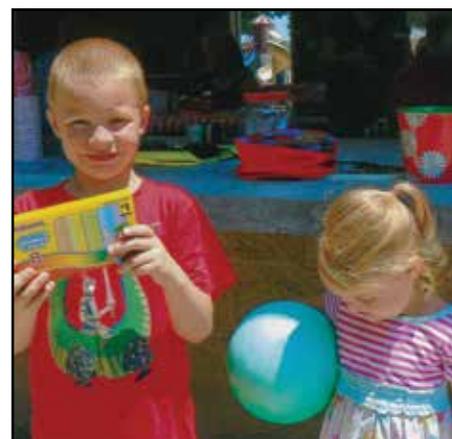
Amy Hull, Regional Sales Manager giving a presentation on FCSLA insurance products.



Ron Paseka (left) FCSLA Fraternalist of the Year hold his plaque while Carl Sousek presents Ron's award. Carl nominated Ron and the award was a total surprise to Ron who was very grateful for the honor!



The fun of door prizes.



Enjoying games and prizes.

## *SS.C.M. Sisters to Offer Christmas Oplatky*

Oplatky, the traditional Slovak Christmas wafers, will once again be available this holiday season from Jankola Library. Orders will be accepted from October 22 until December 14, 2018.

The Oplatky, in packages of five, are thermal-sealed and can be purchased for \$5.00 per pack. In addition, the minimum cost of shipping and handling is \$7.50 and upward, depending upon the number of packs ordered and the cost of priority mailing. Customized requests can be filled to meet your needs.

Payment, to Jankola Library, is required before orders will be shipped. For more information or to place an order, contact Sister Catherine Labouré Bresnock, SS.C.M. at 570-275-5606 or write to Jankola Library and Slovak Museum, 1002 Railroad Street, Villa Sacred Heart, Danville, PA 17821-1698.



# IN MEMORIAM

## Barbara Mae Karabinos O.P., S278



Ms. Barbara Mae Karabinos O.P. was called home to heaven by our Lord on January 29, 2018 in Antioch, CA. "Babs" was born on May 19, 1932 to George Karabinos and Anne Beney in Pittsburgh, PA. She was preceded in death by her parents and stepfather Theodore (Ted) Sayer, brothers George (Square) Karabinos and Robert Karabinos of Pittsburgh, and sister Pauline (Mitzi) James of Norman, OK. She is survived by brother Francis (Shanky) Karabinos and wife Theresa (Tessie) of Columbus, OH,

along with numerous nieces, nephews and their families. She is also survived by her dear friend and longtime caregiver Mrs. Julie St. Andre O.P. Babs worked for over 40 years in the energy industry beginning with Gulf Oil in Pittsburgh. She also lived in Atlanta, Chicago, Houston and Antioch, CA before retiring with Chevron after a long and fruitful career. But she always remained loyal to friends and family back home, and enjoyed watching and rooting for her beloved Pittsburgh Steelers football team! Babs was a tireless servant of our Lord, and was a member of the Dominican Laity Order of Preachers. She attended and volunteered extensively at Most Holy Rosary Catholic Church in Antioch, serving the priests and contributing to outreach programs such as the St. Vincent de Paul Society who fed and clothed so many in the community. Giving and loving others was her true calling, and she endeared herself to all who were fortunate to know her.

## Congratulations to Sr. Branch 484 2018 Scholarship Winners

Cousins Jaclyn and Kyle Krempasky, whose grandmother, Delores Krempasky is the recording secretary of Sr. Branch 484 of Egypt, Whitehall, PA, both received FCSLA scholarships. Jaclyn received a scholarship for graduate school at Widener University in Chester, PA, where she is wrapping up her studies. Kyle will be a freshmen at Ithaca College in Ithaca, NY. Both are members of Branch S484.



## Edith Vaca, W018



Edith Vaca, 100, passed away September 21, 2017 in Papillion, NE. Edith was born on December 23, 1916 in Verdigre, NE, to John and Cyrilla (Ruda) Holan. She graduated from Verdigre High School in 1933 at the age of 16. Edith received a teaching certificate from Wayne State College, NE, and at age 17 began teaching for nine years at seven different one-room schools in the Verdigre Community. She met her sweetheart, Frank Vaca, while dancing at the Chermot Ballroom in Omaha in 1942. They married in Verdigre in 1943. After Frank returned from service with the U.S. Army in World War II, they settled in Omaha where they raised three children. Edith was a loving and devoted wife and mother. She had a lifelong passion for learning and teaching others. With her engaging spirit and humor, she made friends easily and deeply cherished them. Edith loved violets and stamp collecting. She enjoyed traveling, storytelling, and a good nap. Edith made the best kolaches, apple strudel, and raspberry tease dessert. She traveled to Europe three times, the Caribbean, Mexico, and all 50 states except South Carolina. Edith was a member of Catholic Slovak Ladies/Catholic Workman for 68 years. She was also a member of Legion of Mary, and a former member of the Union Pacific Railroad Old Timers Club, and past president of the Ladies Auxiliary. In 2016, she was recognized at the Nebraska Country Schools Conference for her years of teaching. She was preceded in death by her husband Frank, sister Martha Sukup and brother Vaclav Holan. Survived by son Jerry (Sharon) of Duncanville, TX; daughters Maxine Vaca, and Margaret Vaca of Omaha; two granddaughters and three great-grandchildren, and many nieces and nephews.

## Sr. Branch 114 Annual Social

St. Ann Lodge Branch 114 will hold their annual social on Sunday, October 14th at 1:00 p.m. at the American Slovak Club, 2915 Broadway in Lorain, OH. All members are invited to attend. Please make your reservations by calling Bernie Danevich at 440-960-2605 or Marge Thomas at 288-1492. Deadline is October 10th.

### SAVE THE DATE!

## Chicago Senior Branches Holiday Party

The Chicago Senior Branches are hosting their Senior Branch Combined Christmas Party on Saturday, December 1, 2018 at the Orland Chateau, 14500 La-Grange Road, Orland Park, IL. The event will be held from 11:00 a.m. to 3:00 p.m. Cost is \$20 per person and RSVPs are due to your Senior Branch Officer no later than November 17, 2018. Please contact your Senior Branch Officer or Lorraine Gibas at 630-728-7518 for more information.



# 2018 Art Contest Winners

Theme: "Exploring Outer Space"

**This year's art contest was out of this world! The theme was Exploring Outer Space! I received 92 entries! Thank you to all the parents for encouraging your children to enter the contest. They were all so great! It was hard for my judge – a teacher to choose the grand prize winners. But she did! Congratulations to all! As far as I am concerned you are all winners! Everyone who entered received a gift!**

**The grand prize winners are published in this issue of Fraternally Yours, but you can see all the entries on our website and Facebook page. I just had to share all of them. They all put so much effort into their drawings – they deserve to be seen!**

**Congratulations again! I look forward to next year's contest!**

**Kelly M. Shedlock, Fraternal & Youth Director**

## AGE GROUP 2-4

### 1st PLACE (tie)

Title of Drawing: **Lucia's Solar System**  
Name of Artist: **Lucia Startare, Belle Vernon, PA**  
Age: 4 Branch: J-157  
Quote from the Artist: "All the beauty of the universe."

### 1st PLACE (tie)

Title of Drawing: **Special Delivery in Space**  
Name of Artist: **Robert Paton, Summit Hill, PA**  
Age: 3 Branch: J-046  
Quote from the Artist: "Space filled with stars from the mind of a 4 year old."

### 2nd PLACE (tie)

Title of Drawing: **Colorful Space**  
Name of Artist: **Lacey Carpenter, Brunswick, OH**  
Age: 3 Branch: J-453  
Quote from the Artist: "Stars and some planets are really colorful. Our solar system is so pretty."

### 2nd PLACE (tie)

Title of Drawing: **Pink Moon Landing**  
Name of Artist: **Abigail Schneider, Dousman, WI**  
Age: 4 Branch: J-196  
Quote from the Artist: "A beautiful mermaid floating around the pink moon."

### 3rd PLACE (tie)

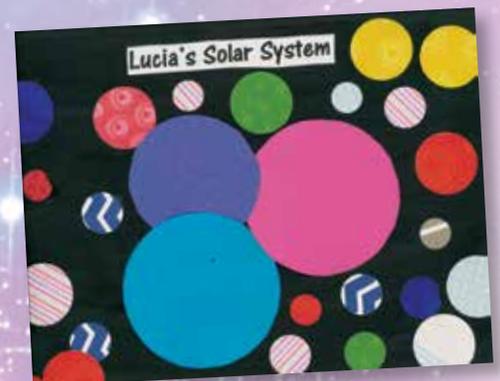
Title of Drawing: **The Sky Beyond**  
Name of Artist: **Natalia Leftdwige, Richardson, TX**  
Age: 3 Branch: W-077  
Quote from the Artist: "Eight planets, sun, moon and clouds."

### 3rd PLACE (tie)

Title of Drawing: **Luke the Astronaut**  
Name of Artist: **Luke Adam, Midland, MI**  
Age: 4 Branch: W-093  
Quote from the Artist: No quote given

### HONORABLE MENTION

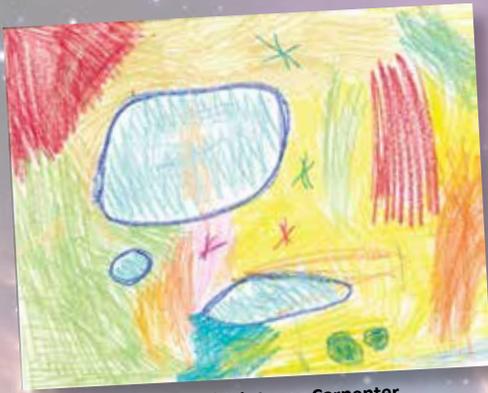
Title of Drawing: **Where the Stars Live**  
Name of Artist:  
**Samantha Mae Leager, Preston, MD**  
Age: 2 yrs., 3 mos. Branch: Z-105  
Quote from the Artist: "Her daddy and mama showed her the stars and moon in the night sky. The next morning her mama asked her to draw where the stars and their friends lived. This is what she did with the help of her mama since she is so young."



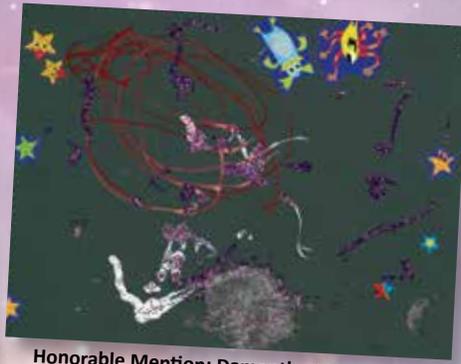
1st Place (tie): Lucia Startare



1st Place (tie): Robert Paton



2nd Place (tie): Lacey Carpenter



Honorable Mention: Damantha Mae Leager

**HONORABLE MENTION (tie)**

Title of Drawing: **Space!**  
 Name of Artist: **Elenora Allevato, Livonia, MI**  
 Age: 6 Branch: J-232  
 Quote from the Artist: "Outer space with aliens and spaceship."



1st Place: Logan Tumminia

**AGE GROUP 5-6**

**1st PLACE**

Title of Drawing: **The Awesome Astronaut**  
 Name of Artist: **Logan Tumminia, Parkville, MD**  
 Age: 6 Branch: Z-763  
 Quote from the Artist: "A colorful shooting star with glittering stars, the earth & sun and a little moon. And an astronaut & space ship."

**2nd PLACE (tie)**

Title of Drawing: **Rocket Space**  
 Name of Artist: **Gabby Hornicak, Naperville, IL**  
 Age: 6 Branch: J-083  
 Quote from the Artist: "Astronaut exploring space."

**2nd PLACE (tie)**

Title of Drawing: **Milky Way**  
 Name of Artist: **Theodore Moulton, Chicago, IL**  
 Age: 6 Branch: J-187  
 Quote from the Artist: "My space ship would land on the moon. I would see the Milky Way, Mars Ships and the Sun. I would also see Earth. The End."

**3rd PLACE (tie)**

Title of Drawing: **Planet Space Earth**  
 Name of Artist: **Anna Brooke, Kent, OH**  
 Age: 5 Branch: J-192  
 Quote from the Artist: "In outer space I see Mars and a purple & pink planet. I see the sun and the earth and bright shiny stars. It is amazing and beautiful and fantastic!"

**3rd PLACE (tie)**

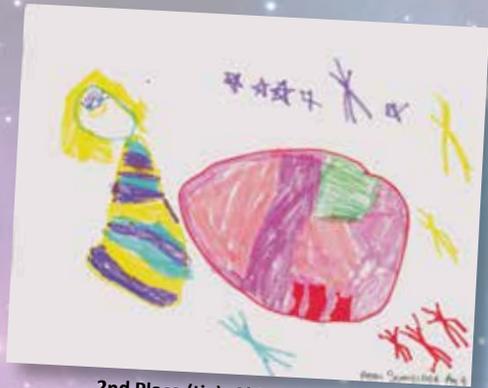
Title of Drawing: **Our Beautiful Wszeczswiat**  
 Name of Artist: **Bella Brown, Wenatchee, WA**  
 Age: 6 Branch: Z-661  
 Quote from the Artist: "A happy Sun, Earth and moon."

**HONORABLE MENTION (tie)**

Title of Drawing: **Outerspace**  
 Name of Artist: **Emma DiPiazza, Belle Vernon, PA**  
 Age: 5 Branch: J-157  
 Quote from the Artist: "View of the Moon, Sun, Earth and planets surrounded by stars."

**HONORABLE MENTION (tie)**

Title of Drawing: **Planets and Stars**  
 Name of Artist: **Alex Jost, Wheaton, IL**  
 Age: 5 Branch: J-470  
 Quote from the Artist: "Colorful planets in the dark sky. Used markers & colored pencils."



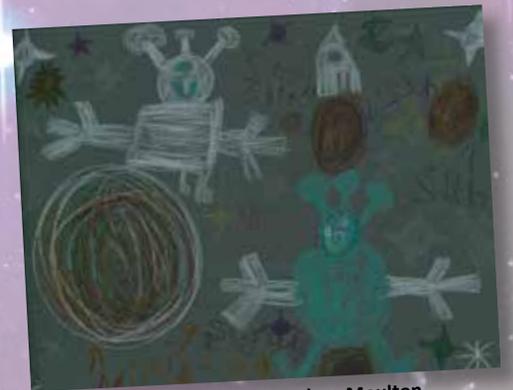
2nd Place (tie): Abigail Schneider



3rd Place (tie): Luke Adam



2nd Place (tie): Gabby Hornicak



2nd Place (tie): Theodore Moulton



3rd Place (tie): Natalia Leftdwrige



3rd Place (tie): Anna Brooke

# 2018 Art Contest Winners

## AGE GROUP 7-8



3rd Place (tie): Bella Brown

**1st PLACE (tie)**  
 Title of Drawing: **Alien Discovered on the Moon**  
 Name of Artist: **Ben Triffanoff, Belle Vernon, PA**  
 Age: 8 Branch: J-157  
 Quote from the Artist: "On my trip to outer space I saw an alien on the moon."

**1st PLACE (tie)**  
 Title of Drawing: **Space Jam**  
 Name of Artist: **Avery Van Slyke, Wahoo, NE**  
 Age: 8 Branch: W-013  
 Quote from the Artist: "Earth, Sun, A Rocket, and the Moon with the American Flag."

**1st PLACE (tie)**  
 Title of Drawing: **Kitty in Space**  
 Name of Artist: **Natalia Startare, Belle Vernon, PA**  
 Age: 8 Branch: J-157  
 Quote from the Artist: "A space kitty lost her milk on the way to the Milky Way."

**1st PLACE (tie)**  
 Title of Drawing: **Stitch on Jupiter**  
 Name of Artist: **Alaina Jost, Wheaton, IL**  
 Age: 8 Branch: J-470  
 Quote from the Artist: "Stitch playing his guitar on Jupiter. I used colored pencils."



Honorable Mention (tie): Emma DiPiazza



Honorable Mention (tie): Alex Jost



1st Place (tie): Ben Triffanoff



1st Place (tie): Natalia Startare



Honorable Mention (tie): Elenora Allevato



1st Place (tie): Avery Van Slyke



1st Place (tie): Alaina Jost

**2nd PLACE (tie)**  
 Title of Drawing: **Outerspace**  
 Name of Artist: **Eleana DiPiazza, Belle Vernon, PA**  
 Age: 7 Branch: J-157  
 Quote from the Artist: "View from a rocket ship traveling thru space."

**2nd PLACE (tie)**  
 Title of Drawing: **Our Planets**  
 Name of Artist: **Olivia Carpenter, Brunswick, OH**  
 Age: 8 Branch: J-453  
 Quote from the Artist: "Every plant in our solar system. Each one is so different. I love the planets."

**2nd PLACE (tie)**  
 Title of Drawing: **Exploring Space**  
 Name of Artist: **Evan Unrein, Scottsbluff, NE**  
 Age: 7 Branch: J-024  
 Quote from the Artist: "A rocket going into outer space."

**3rd PLACE (tie)**  
 Title of Drawing: **Planet Dreams**  
 Name of Artist: **Maggie Sejba, Fairlawn, OH**  
 Age: 8 Branch: J-380  
 Quote from the Artist: "If I am sitting on a chair and looking into a telescope this is what I will see, Planet Dreams."

**3rd PLACE (tie)**  
 Title of Drawing: **Leaping through Space**  
 Name of Artist: **Aniala Speegle, Moore, OK**  
 Age: 8 Branch: J-192  
 Quote from the Artist: "Spaceman, black background, orange & blue planets."

**3rd PLACE (tie)**

Title of Drawing: **The Flower Universe**  
Name of Artist: **Bridget Yakich, Brunswick, OH**  
Age: 7 Branch: J-453  
Quote from the Artist: "Everybody has flower pillows in outer space."

**HONORABLE MENTION (tie)**

Title of Drawing: **The Colors of the Galaxy**  
Name of Artist: **Rose Treese, Forest Park, IL**  
Age: 7 Branch: J-083  
Quote from the Artist: "If I went to outer space, I would see all the planets, the Milky Way and the wonderful colors of the Galaxy. I would stand on Uranus. My favorite part would be seeing ALL the colors."

**HONORABLE MENTION (tie)**

Title of Drawing: **The Vortex Galaxy**  
Name of Artist: **Henry Woodward, Watertown, MA**  
Age: 8 Branch: J-194  
Quote from the Artist: "This is a distant galaxy, shaped like a spiral. It doesn't get much sunlight but it is still beautiful."



2nd Place (tie): Evan Unrein



Honorable Mention (tie): Rose Treese



2nd Place (tie): Eleana DiPiazza



3rd Place (tie): Maggie Sejba



Honorable Mention (tie): Henry Woodward

**AGE GROUP 9-10**

**1st PLACE (tie)**

Title of Drawing: **I Found Earth**  
Name of Artist: **Elizabeth Hornicak, Naperville, IL**  
Age: 10 Branch: J-083  
Quote from the Artist: "My picture is about a 10 year old astronaut who found Earth."

**1st PLACE (tie)**

Title of Drawing: **Fun in Space**  
Name of Artist: **Ann Yakich, Brunswick, OH**  
Age: 9 Branch: J-453  
Quote from the Artist: "People and an Alien take a trip through space."

**1st PLACE (tie)**

Title of Drawing: **Mario in Space**  
Name of Artist: **Bethany Jost, Wheaton, IL**  
Age: 10 Branch: J-470  
Quote from the Artist: "Mario is flying in space and waving hello to 'Alex', Bethany's little brother because he loves Mario. I drew the picture for him."

**2nd PLACE (tie)**

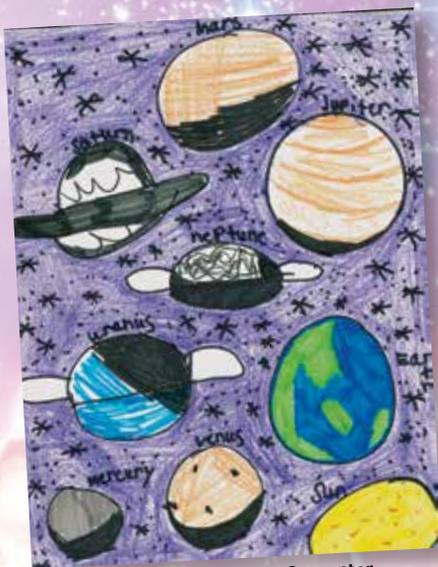
Title of Drawing: **The Space Shuttle Discovery**  
Name of Artist: **David Rubal, Columbus, OH**  
Age: 10 Branch: J-453  
Quote from the Artist: "The space shuttle Discovery orbits the Earth."

**2nd PLACE (tie)**

Title of Drawing: **Space Station**  
Name of Artist: **Caden Campbell, Omaha, NE**  
Age: 9 Branch: W-055  
Quote from the Artist: "This is a space station collecting sun for power to discover new life."



3rd Place (tie): Aniala Speegle



2nd Place (tie): Olivia Carpenter



3rd Place (tie): Bridget Yakich

# 2018 Art Contest Winners

## 2nd PLACE (tie)

Title of Drawing: **Star Wars**  
 Name of Artist: **Jacob Bryk, Dallas, PA**  
 Age: 10 Branch: J-526  
 Quote from the Artist: "Luke Skywalker fighting Darth Vader."

## 3rd PLACE (tie)

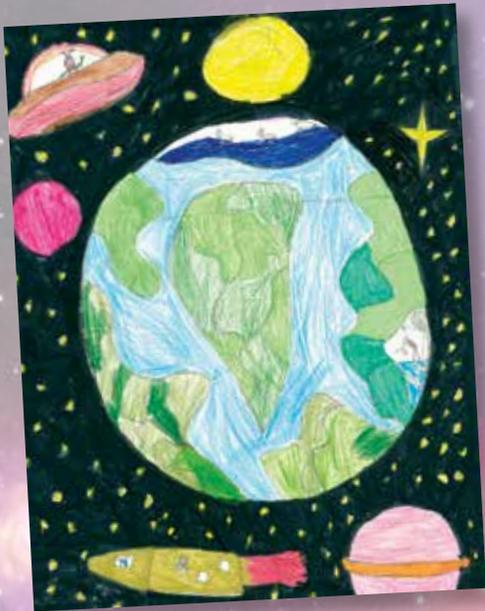
Title of Drawing: **Life Unannounced**  
 Name of Artist: **Colton Campbell, Omaha, NE**  
 Age: 10 Branch: W-055  
 Quote from the Artist: "This is Chatari who is exploring the galaxy searching for new planets and black holes."

## 3rd PLACE (tie)

Title of Drawing: **Space is a Beautiful Place**  
 Name of Artist: **Chloe Adam, Midland, MI**  
 Age: 10 Branch: W-093  
 Quote from the Artist: "When a NASA spaceship flies through outer space the astronauts see how big and beautiful space is seeing all of the planets almost lined up for a Solar Eclipse along with a star or the North Star."



1st Place (tie): Elizabeth Hornicak



1st Place (tie): Ann Yakich

## 3rd PLACE (tie)

Title of Drawing: **Space Fairy**  
 Name of Artist: **Sara Unrein, Scottsbluff, NE**  
 Age: 9 Branch: J-024  
 Quote from the Artist: "A fairy that loves space."

## HONORABLE MENTION (tie)

Title of Drawing: **Man on Moon**  
 Name of Artist: **Eli Triffanoff, Belle Vernon, PA**  
 Age: 10 Branch: J-038  
 Quote from the Artist: "Neil Armstrong is on the moon and he is going to put the flag on the moon."

## HONORABLE MENTION (tie)

Title of Drawing: **Animals in Space**  
 Name of Artist: **Tony Startare, Belle Vernon, PA**  
 Age: 10 Branch: J-157  
 Quote from the Artist: "Each animal can have their own place in space."

## HONORABLE MENTION (tie)

Title of Drawing: **Outer Rim Zoo**  
 Name of Artist: **Julia Rueger, Harleysville, PA**  
 Age: 9 Branch: J-512  
 Quote from the Artist: "I would take my rocket to see outer space. What I would see is the outer rim zoo. It is a zoo with Aliens instead of animals."

## HONORABLE MENTION (tie)

Title of Drawing: **Starry Night**  
 Name of Artist: **Annie Sejba, Fairlawn, OH**  
 Age: 10 Branch: J-380  
 Quote from the Artist: "Starry night is a galaxy picture with glittery stars around it. I got the idea by thinking of a galaxy of stars. Then, I decided to add glitter."



1st Place (tie): Bethany Jost



2nd Place (tie): David Rubal



2nd Place (tie): Caden Campbell



2nd Place (tie): Jacob Bryk



3rd Place (tie): Colton Campbell





3rd Place (tie): Chloe Adam



Honorable Mention (tie): Tony Startare

**2nd PLACE (tie)**

Title of Drawing: **UFO Abducting Voyager I Space Probe**

Name of Artist: **Noah Triffanoff, Belle Vernon, PA**  
Age: 12 Branch: J-038

Quote from the Artist: "The Voyager I space probe is flying through interstellar space when suddenly a UFO starts to abduct it"

**2nd PLACE (tie)**

Title of Drawing: **My Milky Way**

Name of Artist: **Grace Treese, Forest Park, IL**  
Age: 11 Branch: J-083

Quote from the Artist: "Each of the large planets are lined up in a row until Saturn with its bold black rings. A shooting star is going past Jupiter with its fiery tale. That's me in my space ship looking into my colorful Milky Way"

**3rd PLACE**

Title of Drawing: **SPACE**

Name of Artist: **Allison DeGeorge, Omaha, NE**  
Age: 11 Branch: Z-356

Quote from the Artist: "What I would see beyond outer space."

**HONORABLE MENTION (tie)**

Title of Drawing: **Galaxy Space Shuttle**

Name of Artist: **Candice McNeil, McLean, VA**  
Age: 12 Branch: J-158

Quote from the Artist: "Spaceship with Martian in it and it is coming toward earth, there are stars and a sun in the sky too."

**HONORABLE MENTION (tie)**

Title of Drawing: **The Wonders of Space**

Name of Artist: **Steven McNeil, McLean, VA**  
Age: 12 Branch: J-158

Quote from the Artist: "Rocket ships, UFO's, Martians, planets, satellite, stars and sun."



3rd Place (tie): Sara Unrein



Honorable Mention (tie): Julia Rueger



Honorable Mention (tie): Annie Sejba

**AGE GROUP 11-12**

**1st PLACE (tie)**

Title of Drawing: **Trip to the Moon**

Name of Artist: **Kylie Vilcek, St. Louis, MO**  
Age: 12 Branch: J-011

Quote from the Artist: "Rocket to the Moon."

**1st PLACE (tie)**

Title of Drawing: **Me and the Milky Way**

Name of Artist: **Anna Sedlock, Charlestown, WV**  
Age: 12 Branch: J-440

Quote from the Artist: "Ann the Astronaut sees the beauty of the night sky while witnessing the Milky Way."



1st Place (tie): Kylie Vilcek



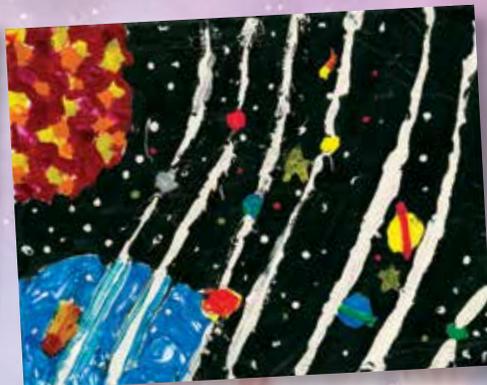
Honorable Mention (tie): Eli Triffanoff



# 2018 Art Contest Winners



1st Place (tie): Anna Sedlock



3rd Place: Allison DeGeorge



Honorable Mention (tie): Candice McNeil



2nd Place (tie): Noah Triffanoff



Honorable Mention (tie): Steven McNeil



2nd Place (tie): Grace Treese

## 2nd PLACE (tie)

Title of Drawing: **The Neighboring Galaxy**  
Name of Artist: **Clare Horvath, Saline, MI**  
Age: 14 Branch: J-099

Quote from the Artist: "If I went to outer space, I would see Mercury, Venus, Earth, the Moon, and Mars, as they are all the closest."

## 2nd PLACE (tie)

Title of Drawing: **Another Galaxy**  
Name of Artist: **Sarah Schultz, Union Grove, WI**  
Age: 13 Branch: Z-189

Quote from the Artist: "My picture is what I think another galaxy in outer space would look like. Done is pencil."

## 3rd PLACE (tie)

Title of Drawing: **Auggie in Space**  
Name of Artist: **Megan Bryk, Dallas, PA**  
Age: 13 Branch: J-526

Quote from the Artist: "Auggie Paulman and Daisy the dog from wonder wanted to go to outer space so if I went to outer space I bet I would see them."

## 3rd PLACE (tie)

Title of Drawing: **Space is the Place**  
Name of Artist: **David Lehtinen, Cary, NC**  
Age: 14 Branch: J-029

Quote from the Artist: "An illustration of God's miraculous deeds. This illustration shows the moon, distant mountains, all the planets, a satellite dish, Sputnik, an astronaut, the American Flag and lastly Explorer I."

## HONORABLE MENTION (tie)

Title of Drawing: **Mixed up Galaxy**  
Name of Artist: **Adam Sedlock, Charlestown, WV**  
Age: 14 Branch: J-440

Quote from the Artist: "On the left there are stars scattered as well as a flowing belt of stars and matter. In the middle going from bottom to top, there is a belt of rocks and matter and on the right there is a planet with rings."

## HONORABLE MENTION (tie)

Title of Drawing: **The Moon and Me**  
Name of Artist: **Amelia Sabol, Hartford, CT**  
Age: 13 Branch: J-014

Quote from the Artist: "This is a pencil drawing of what I believe the Earth and Moon looked like before we polluted and destroyed the oceans and land. Including all the plants and wildlife."

## AGE GROUP 13-15

### 1st PLACE (tie)

Title of Drawing: **Lost in Space**  
Name of Artist: **Ellie Rice, Omaha, NE**  
Age: 14 Branch: W-018

Quote from the Artist: "Through her helmet, an astronaut sees more wonders than she can count."

### 1st PLACE (tie)

Title of Drawing: **Somewhere Outside Our Universe**  
Name of Artist: **Virginia Kouba, Auburn, NE**  
Age: 15 Branch: W-024

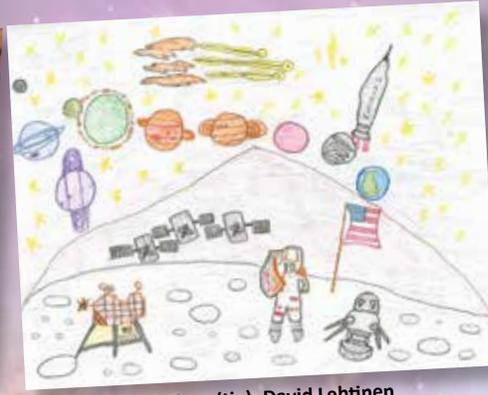
Quote from the Artist: "Purple solar dragon flies over flaming planet while its sun is being eclipsed behind it."



1st Place (tie): Ellie Rice



1st Place (tie): Virginia Kouba



3rd Place (tie): David Lehtinen



2nd Place (tie): Clare Horvath



Honorable Mention (tie): Adam Sedlock



2nd Place (tie): Sarah Schultz



Honorable Mention (tie): Amelia Sabol



3rd Place (tie): Megan Bryk



**The Officers of FCCLA  
SR. BRANCH 172  
WILKES-BARRE, PA**  
*cordially invite  
all Members and Friends to*  
**ALL SEASONS  
LUNCHEON**  
*celebrating the  
126th Anniversary of FCCLA  
and  
16th Anniversary  
of  
Magdalen I. Iskra District*  
**Sunday, October 7, 2018  
at 12:00 Noon at  
A TOUCH OF CLASS**  
228 George Avenue  
Wilkes-Barre, PA  
Member – \$10.00  
Guest – \$30.00  
*Reservations Due  
September 27, 2018*  
Call Martha Iskra (570) 824-0216  
Bernadette Yencha (570) 822-9843

**St. Ann Lodge  
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.

**Jr. Branch 157 Bowling/Halloween Party**

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.

# FCSLA Executive Committee Fourth Quarterly Meeting

## Home Office, Beachwood OH • November 2, 2017

### Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:35 a.m. at the home office, Beachwood, Ohio. She asked National Trustee Virginia Holmes to open the meeting with prayer.

### Opening Business

#### **Roll Call**

National Secretary Denise Mackura was asked to call the roll.

Members present were:

Cynthia M. Maleski	President
Sue Ann M. Seich	Director
Joann Skvarek Banvich	Director
Virginia A. Holmes	Trustee
Barbara Novotny Waller	Trustee

National Chaplain Monsignor Peter M. Polando is officiating at a funeral and will be arriving for the afternoon. Treasurer Stephen C. Hudak and National Secretary Denise Mackura are also in attendance.

#### **Approval of the Agenda**

President Maleski called for approval of the agenda. Trustee Barbara Novotny Waller moved and Trustee Virginia A. Holmes seconded to approve the agenda as presented.

**MOTION ADOPTED**

#### **Approval of the Minutes**

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

**MOTION ADOPTED**

### National President's Comments

#### **Pro-Life March**

FCSLA will participate again in the March for Life in Washington D.C. on January 19, 2018. FCSLA will sponsor two buses for attendees, which will depart the home office on the evening of January 18.

#### **125<sup>TH</sup> Anniversary**

President Maleski reported that the 125th Anniversary year is winding down. The President also reported that she did attend many of the District events, and will be attending the event in South Dakota by skype. The FCSLA video was played at some of the events and will be available on the website. President Maleski commented on the importance of connecting with local leadership and the remarkable leaders of the FCSLA throughout the country.

#### **Anna Hurban Scholarship Fund**

The President reported that, as of November 1, 2017, 72 branches, 5 districts and 13 individuals had donated \$57,025.00. Donations will continue to be accepted as this is an ongoing program.

#### **Long-term Strategic Planning**

The President reported that FCSLA is exploring the use of outside firms and expressed the concern that while the current plan is good it may need to extend out into future years. Two firms are being considered to reprice FCSLA products.

#### **National Sales Plan**

The President indicated that the National Sales Plan is being developed by NSM Heiles and National Secretary Denise Mackura and should dovetail into the budget proposal and include a direct mail marketing program. The President also discussed a direct

mailing being sent by PUNA to its members to encourage them to consider purchasing FCSLA products.

#### **Enterprise Risk Management**

The President reported that a draft policy statement will be circulated to all Board members and that in the future a heat map may be added to our matrix model.

#### **Cyber-security**

The President reported that FCSLA has a data security policy, a disaster recovery plan and is reviewing model cyber-security laws. Grant Thornton had suggested looking at the role of CIO several years ago, but said we had a good plan in place. After evaluation, FCSLA purchased cyber insurance.

#### **CGAD**

The President reported that Ohio adopted a Corporate Governance Annual Disclosure Act and explained that the State used that questionnaire on procedures and practices to give them a blueprint of what a company's current status is on board goals, senior management, code of conduct, employee evaluations and compensation, strategic planning and the board evaluation process. Recently, the AFA board evaluation tool was used at FCSLA but additional tools are being researched.

#### **Merger Transition Process**

The President reported that staff members would be going to PWAA Headquarters the following week and that the area serviced by PUNA was underserved. Incoming questions from PWAA members were, at this point, being told to contact the PWAA office. Staff travelling to our merger partners' home offices has continued the transition. Questions arose about the process of transferring to an FCSLA branch. There was a discussion of the issue of sending PWAA and PUNA people to the FCSLA convention.

#### **Fraternal Committee**

The Fraternal Committee survey was also discussed, as was the new district guidelines, which includes the requirement that each district must have a sales presentation once a year.

The President and Treasurer discussed the branch framework document regarding rules and regulations and indicated that Kelly Shedlock, FCSLA's Fraternal Director, would be available later in the meeting to discuss this.

#### **Marketing Firm**

President Maleski reported that no applicants for the Marketing Position had been received through the ongoing *Fraternally Yours* ad. FCSLA will be using an outside marketing firm to develop a plan. She also discussed FCSLA's participation in the AFA branding project. The AFA will be providing a report on the branding project by the end of the year.

#### **Office Issues**

The President discussed privacy screens for certain office areas to protect confidentiality.

#### **Executive Committee Rotation**

The President reminded the Committee that National Directors Seich and Skvarek Banvich would be rotating off of the Executive Committee in 2018. Directors Palanca and Golofski would begin serving in 2018. The President thanked National Directors Seich and Banvich for their service. A suggestion concerning orientation for new executive committee members was made. The President asked Directors Seich and Skvarek Banvich if an orientation for the new Executive Committee would be helpful. Director Skvarek

## Fourth Quarterly Meeting

(Continued from previous page)

Banvich discussed the possibility of a transitional meeting such as at dinner the evening before the next Board Meeting. The President reviewed the history and process with previous Boards and Executive Committees. The Executive Committee discussed the issue.

Director Seich made a motion to accept the President's Report, seconded by Trustee Waller.

**MOTION ADOPTED**

### Treasurer's Report

Treasurer Hudak presented the Treasurer's Report. The September 30, 2017 income statement includes PUNA and PWA income and expenses from January 1-30. FCSLA's current assets are \$954 million, representing an 11% growth over last year and 6% compounded growth over the last four years. The income derived from investments and life insurance and annuity premiums was \$68.4 million. The Treasurer reviewed assets, liabilities and surplus. Surplus is now over \$100 million.

He discussed the status of the transition for PUNA and PWAA members and policies. PUNA certificates are now being serviced from our Beachwood Office. We will begin servicing PWAA certificates in December.

Treasurer Hudak reviewed in detail the annuity spreadsheet and discussed the trends over the last four years. Treasurer Hudak discussed other products and answered questions.

Controller Frank Rando was introduced and reviewed the budget versus actual for the first three quarters of 2017. Questions were asked and answered. Controller Rando explained the 2018 budget. Questions were asked and answered. Controller Rando was excused from the meeting.

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

Director Seich made a motion to accept the Treasurer's Report, seconded by Trustee Waller.

**MOTION ADOPTED**

### Annuity Interest Yield (January 1 – March 31, 2018)

Treasurer Hudak explained the rate history for annuity interest rates and led a discussion about the current interest rate environment. Questions were asked and answered.

Director Seich moved and Monsignor Polando seconded that the Executive Committee recommend to the Board that the annual annuity yield rates remain the same.

**MOTION ADOPTED**

### Meeting Dates

To be determined after the fourth quarterly meeting of the board of directors.

### Adjournment and Prayer

Trustee Holmes moved and Director Seich seconded a Motion to adjourn the meeting. Meeting adjourned at 3:30 p.m. with prayer led by Monsignor Polando.

**MOTION ADOPTED**

**Cynthia M. Maleski**, President

**Denise Mackura**, National Secretary

**ATTEST:**

**Monsignor Peter M. Polando**, Chaplain

**Sue Ann M. Seich**, Director

**Joann Skvarek Banvich**, Director

**Virginia A. Holmes**, Trustee

**Barbara Novotny Waller**, Trustee

## United Slovak Societies Events in Lorain, Ohio

**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.

**Traditional Christmas Eve Dinner (Vilija)** – Sunday, December 3rd, 5:30 p.m., \$22.00 advanced ticket sales, open to the public.

**Silvester Steak Fry** – December 31st, 5:00 p.m.- 7:00 p.m., \$25.00, advanced ticket sales, open to the public.

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.

**BOWLING AT THE CLUB STARTS SOON,  
PLEASE CONTACT RUSTY  
FOR MORE INFORMATION AT 440/244-1293.**

## 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.

## Event Schedule for Branch W093, Tabor, SD

**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.

## YOUNGSTOWN DISTRICT BOARD HOLDS COMBINED INSURANCE SEMINAR, ANNUAL AUDIT & JUNE MEETING

The Youngstown District Board of Directors was able to combine an Insurance Seminar, annual audit, and June Meeting all on June 25, at Donavito's Restaurant, Struthers, OH.

Auditors Nancy DeWitt and Mary Lou DiPillo met with District Treasurer Shelly Zura one half hour earlier than the scheduled Seminar to audit the District financial records which balanced and were in good order.

All Branches had representatives present to attend the Seminar, "Comparing the 14 page First Catholic Slovak Ladies Association's Ohio insurance (FCSLA) Application to the new, streamlined 3 page Application." The Presenter was District President, Bernadette Demechko who is a licensed agent in Ohio (including authorized to sell annuities.) She has sold ten Single Premium Junior Order policies since the beginning of the year; participated in the Webinar, "Anti-money Laundering Compliance in the Insurance Industry," in February, and attended the FCSLA Seminar on "Fraternal Recommenders" held in Independence last November presented by National Sales Manager, Albert Heiles, and John Gonsiorek, Regional Sales Manager, Mid-Atlantic/Northeast.

Bernadette distributed folders which contained the documents to be discussed. She called attention to the "State Fraternal Exemption Limits 6/14" which lists the States and how much insurance recommenders (who are not State licensed) could sell in them. Since the District spans two States, Pennsylvania and Ohio," it was necessary to point out the differences in the two States: In Ohio a member could sell within the State "\$200,000 total life; not to exceed \$10,000 per person. Unlicensed individuals CANNOT sell annuities," and in Pennsylvania "\$200,000 Limited Fraternal License Required," (includes fingerprinting.) It is limited in use. Members can use the list to determine if they can sell in other States and how much is allowed.

Bernadette did a Section by Section comparison of the "old" Application and the "new" one. She pointed out that the "new" one for Single Premium, 10 Pay Life Term and Super Youth had restrictions for age, premium amount, and health.



Branch seated left, clockwise: Vice President Shirley Zura (Branch 344), Treasurer Shelly Zura (Branch 344), Trustee Melanie Leonard (Branch 161), Trustee Sandi Saluga (Branch 422), Secretary Dolores Sonoga (Branch 169), Auditor Mary Lou DiPillo (Branch 30), Auditor Nancy DeWitt (Branch 202), President Bernadette Demechko (Branch 161), Trustee Patty Granchay (Branch 156), and Trustee Frank Chervinko (Branch 153).

When these are not met, a seller would use the "old" form. Her notes:

**Branch Numbers:** Include the "J" for Junior and "S" for Senior for that is how the underwriters at Headquarters can determine if the member belongs to Slovak, Czech ("W" for Workman) or newly merged Polish Branches. Duplicate Branch numbers are already in place and can cause confusion.

**Social Security Numbers:** Two of her applications were held up because they had no Social Security numbers. They were both new babies, under 2 months old, and the parents postponed sending SS number. If more than 6 weeks passes from day of the application and the new member is not on monthly Branch Activity **Report**, contact Drew or Heather, at Headquarters to check on status of Application, then make necessary follow up phone calls until application is approved and processed.

**Plan of Insurance:** The three new Applications have new Contract Numbers. Check with flyer in your folder. It is a good idea to staple it to the back of your sample Application.

**Amount of Insurance:** Put your June "*Fraternally Yours*" in your folder. It lists the Premium amounts for the three new Applications.

**Comparison of the "old" and "new" applications:** The 3 page Application includes all necessary forms used in the "old" Application. Of the ten forms used in the "old" Application the following are missing from the "new" Ap-



President Bernadette Demechko holds up the two FCSLA Applications which she compared in the Seminar.

(Continued on Page 21)

## 95th SLOVAK AMERICAN DAY

plication: The full-length page regarding applicant's health questions; the page following regarding medical details, HIPPA Form, and Medical Information Bureau Form. These are eliminated when the applicant answers 4 questions "no" in the second column of the first page. Also not included is the Conditional Receipt since premiums are paid by check – and the Replacement of Life Insurance and Annuities Form since it is logical that a person would not cash in a larger policy to buy one of lesser value.

All the forms that are on the "old" policy have been condensed into two pages. The applicant will be signing his/her name only four times.

Bernadette than again reminded members to keep all this information in one folder for easy access, but she is available always for assistance. The members asked many questions about both Applications.

Members ordered meals and enjoyed some relaxation during that time.

While dessert was served, the President began the Board Meeting. She thanked the Branches for the ads they purchased for both the Simply Slavic Fest in June and the Mahoning County Slovak Fest in August. She also expressed gratitude for their donations and the time they spent working at the various Festival venues. She noted a flyer was in their packet showing the Slovak Queen representing Ohio, Victoria Bartos, Branch 202, along with her address and encouraged Branches to support her financially for the Czech-Slovak Pageant to be held in Nebraska in August.

She reminded everyone about the Scholarship Dinner policy. When taking Winners' reservations make sure to obtain the amount of guests attending so Mary Lou DiPillo, Branch 30, who is hosting the Dinner, can have signs on the tables listing Branches so families could be seated together. She reminded them that they would be called up to introduce their winners and present them with a monetary award from their Branch. Treasurer Shelley Zura will also give each winner a monetary gift from the District. Winners will be asked to speak on their goals, activities, etc.

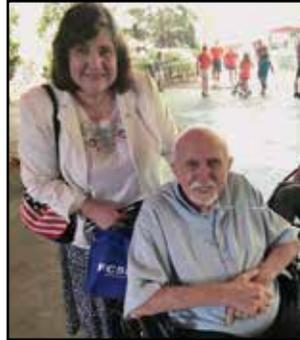
A flyer regarding the 2019 convention was passed out and on reverse side it also contained each Branch's membership as of December 2017. The group discussed the transportation situation. Headquarters will pay for room and meals. Dolores Sonoga entered in the minutes that Branches would be responsible for making plane reservations and paying the airfare. The District would pay expenses for transportation to/from airports in Ohio and Pennsylvania and again to/from airport in Florida. Receipts should be kept of mileage, rentals, etc., and presented to the Treasurer for reimbursement.

A Cleveland-Youngstown Districts' Meeting is scheduled for lunch, Tuesday, July 31, in Twinsburg, OH. It was voted to rent a vehicle for those who will be attending. More details will be forthcoming.

The President distributed the 2012 By-laws District book with sections highlighted that might be deleted, added or changed. Members are encouraged to submit any additional changes to her and she will compile them into a new list. This list will be voted on at the next District Meeting.

The meeting adjourned.

The Pittsburgh District of the First Catholic Slovak Ladies Association joined the celebration with the Western Pennsylvania Slovak Day Association's 95th Slovak American Day at Kennywood Park. This annual event extends a way for all generations of Slovaks to celebrate the rich culture of Slovak people. The gathering offered games, Slovak kitchen, dancing with Slovak music by Batyi and Slovak dance performances by children dance troupes. Of course, the highlight of the event was the Mass celebrated by Reverend Greg Madeya. Concelebrating at the Mass were many local clergy.



The FCSLA Pittsburgh District sponsored and worked at the FCSLA display where product information and tchotchkes were available. The District conducted a free raffle for a mystery package provided by the Pittsburgh District and a gift provided by National President Cynthia Maleski. The display was staffed by Jerry Holmes,

District Financial Secretary; Monica LaFrankie, District Auditor; Cynthia Maleski, National President; Jim Deak, Branch 11 Secretary and John Gonsiorek, Northeast General Sales Manager.

The day passed on the pride in being Slovak to a new generation. That pride is what Slovak Day has always celebrated, and it will prevail as we look forward to the 96th Slovak Day.



# MATCHING FUNDS ACTIVITIES

## Sr. Branch 111

### Annual Festival of Nations Fundraiser

On August 11, 2018, Sr. Branch 111 of Charleroi participated in the Matching Funds Activity to benefit Mary, Mother of the Church in Charleroi, PA. Lodge members along with members of the church worked for weeks prior to the event preparing Slovak foods. Homemade (from scratch) perogies, halushki, and halupki were prepared and sold in the Slovak Booth. The booth raised over \$2,300 plus the additional \$600 from the matching funds.

Pictured during set up of the booth from left to right: Barbara Lombardi, Lodge members; Joann Mocalin, Brit-tany Claybaugh, Chair-Elaine Weiss, Fr. Gerry Mikonis and Eileen Claybaugh.



## Sr. Branch 88

### Poker Run for Monessen Police

Monessen Sr. Branch 88 recently sponsored a Matching Funds poker run for the Monessen Police. Funds generated from the branch will purchase two body cameras and the check from the Home Office will purchase an additional body camera.



L-R: Patrolman Chris Grey, Branch President Dorothy Urbanowicz and Lt. Brian Vitale also a member of the branch.

# REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF MAY 31, 2018

ASSETS	
Cash & Short Term Investments	\$ 23,864,252
Bonds	919,313,980
Preferred Stock	2,253,102
Common Stock	7,239,690
Investment Income Due & Accrued	13,652,382
Property Plant & Equipment, Net	5,188,707
Certificate Loans & Accrued Interest	2,930,784
Other Assets	1,241,955
<b>TOTAL ASSETS</b>	<b>\$ 975,684,852</b>
LIABILITIES	
Life Reserves	\$ 298,058,230
Annuity Reserves	551,245,514
Death Claims Payable	2,435,561
Unearned Premiums	495,874
Matured Endowments	326,482
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,658,774
Accrued Convention Donations	651,000
Provision for Future Conventions	429,129
Asset Valuation Reserve	8,940,585
Interest Maintenance Reserve	1,300,443
Other Liabilities	1,655,968
<b>TOTAL LIABILITIES</b>	<b>\$ 871,597,560</b>
Surplus	\$ 104,087,292
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>\$ 975,684,852</b>

### INCOME STATEMENT For the Five Months Ending May 31, 2018

REVENUE	
Insurance Premiums	\$ 1,480,420
Annuity Premiums	16,081,418
Investment Income	18,973,687
Amortization of Interest Maintenance Reserve	96,433
Rental Income	158,121
Other Revenue	5,363
<b>TOTAL REVENUE</b>	<b>\$ 36,795,441</b>
EXPENSE	
Increase in Reserves — Life	\$ 420,230
Increase in Reserves — Annuity	11,451,992
Insurance Benefits	2,962,917
Annuity Benefits	13,551,343
Commission Expense	459,052
Surrender Benefits	1,900,245
Post Mortem Benefits	576,051
Miscellaneous Member Benefits	41,361
Matured Endowments	14,036
Donation Expenses	43,351
Change in Accrued Convention Donations	105,000
Convention Expenses	83,335
Bank Service Charges	25,904
Data Processing Service Fees	132,552
Accounting Fees	62,184
Actuarial Fees	166,789
Legal Fees	19,338
Consulting Fees	43,961
Branch and District Funding	333,960
Fraternal Activities	13,825
Official Publications	197,859
Scholarship Awards	119,165
Miscellaneous Employee Benefits	197,542
Fees — Directors	69,876
Salaries — Employees	811,043
Salaries — Officers	210,012
Interest Expense	135,534
Tax Expense	85,239
Depreciation Expense	91,700
Utility Expense	39,765
Postage and Printing	118,026
Advertising	43,623
Travel Expense	42,453
Insurance Department Fees	37,377
Sales Promotion	65,954
Rental Expense	162,844
Other Expense	284,499
<b>TOTAL EXPENSE</b>	<b>\$ 35,119,935</b>
<b>Income (Loss) from Operations</b>	<b>\$ 1,675,507</b>
Dividends to Members	583,768
<b>Subtotal Income (Loss)</b>	<b>\$ 1,091,738</b>
Capital Gains (Loss)	3,425
<b>NET INCOME (Loss)</b>	<b>\$ 1,095,163</b>



## Everything Apples!

### CINNAMON SUGAR PULL APART LOAF

- ½ cup sugar
- 2½ teaspoons cinnamon
- ⅓ cup margarine or butter, melted
- 2 cans (6-oz. each) Flaky Layers refrigerated Buttermilk biscuits (5 biscuits each)

Heat oven to 400 degrees. Generously grease 8x4-inch loaf pan (do not use dark-coated pan). In small shallow bowl, combine sugar and cinnamon; mix well.

Separate dough into 10 biscuits; cut each into quarters. Dip each quarter into melted margarine; roll in sugar-cinnamon mixture. Arrange in greased loaf pan.

Bake at 400 degrees for 19 to 27 minutes. Cool 2 minutes. Loosen edges; remove from pan. Place on serving plate. Serve warm.

### SPINACH SALAD WITH APPLES AND ARTICHOKES

- 6 cups fresh baby spinach
- 2 apples, cored and julienned
- 1 (14 oz.) can artichoke hearts, chopped
- 1 cup toasted or candied pecans
- ½ cup gorgonzola or blue cheese
- Apple cider vinaigrette (or any light and fruity vinaigrette)

Toss ingredients together until combined. Serve immediately.

### APPLE SLAB PIE

- Pie:**
- 1 box refrigerated pie crusts, softened as directed on box
  - ½ cup sugar
  - 3 tablespoons all-purpose flour
  - 2 teaspoons apple pie spice or ground cinnamon

- 9 cups thinly sliced peeled apples (9 medium)

#### Streusel:

- 1 cup all-purpose flour
- ½ cup sugar
- ¼ cup quick-cooking or old-fashioned oats
- ½ cup cold butter, cut into small pieces

Heat oven to 425 degrees. Remove pie crusts from pouches. On lightly floured surface, unroll and stack crusts one on top of the other. Roll to 17x12-inch rectangle.

Fit crust into ungreased 15x10x1-inch pan, pressing into corners. Fold extra crust even with edges of pan.

In large bowl, mix ½ cup sugar, 3 tablespoons flour and apple pie spice. Stir in apples to coat. Spoon apple mixture into crust-lined pan.

In medium bowl, mix Streusel ingredients, cutting in butter with fork or pastry blender until crumbly. Sprinkle evenly over apples.

Bake 33 to 38 minutes or until crust is golden brown, filling is bubbling and streusel is browned. Cool on cooling rack 45 minutes before serving.

### VEGAN APPLE OAT CRISP

#### Topping:

- 2 cups old-fashioned rolled oats, divided
- ½ cup light-brown sugar
- ¼ teaspoon coarse salt
- 6 tablespoons extra-virgin coconut oil
- 2 tablespoons water

#### Filling:

- 2 pounds Granny Smith apples (4-5), peeled, cored, and cut into ½-inch slices
- ¼ cup light-brown sugar
- ¼ cup dried cherries
- ¼ teaspoon ground cinnamon

Preheat oven to 375 degrees. Pulse 1 cup oats in a food processor until coarsely ground. Transfer to a bowl and add remaining 1 cup oats, brown sugar, salt, coconut oil and water. Stir until combined.

Toss together all apple filling ingredients in a bowl and transfer to an 8-inch square baking dish. Sprinkle with topping. Cover with parchment-lined foil and bake 30 minutes. Remove foil and continue baking until apples are tender and topping is golden brown, about 30 minutes more. Let cool slightly before serving.

### SAUTEED APPLES

- ¼ cup butter
- 4 large tart apples (peeled, cored and sliced ¼ inch thick)
- 2 teaspoons cornstarch
- ½ cup cold water
- ½ cup brown sugar

- ½ teaspoon ground cinnamon

In a large skillet or saucepan, melt butter over medium heat; add apples. Cook, stirring constantly, until apples are almost tender, about 6 to 7 minutes.

Dissolve cornstarch in water; add to skillet. Stir in brown sugar and cinnamon. Boil for 2 minutes, stirring occasionally. Remove from heat and serve warm.

### EASY CARAMEL APPLE BAKED BRIE

- 1 wheel brie
- ½ cup chopped walnuts or pecans
- ⅓ cup caramel sauce, homemade or store-bought
- 3 apples, cored and sliced

Preheat oven to 350 degrees. Line a small baking sheet with parchment paper.

Place brie on the baking sheet, and sprinkle the chopped walnuts evenly on top of the brie. Bake for 8-10 minutes, or until the brie is warmed through and starts to ooze out a bit.

Remove from heat, and drizzle the caramel sauce on top of the brie.

Serve immediately with apples for dipping.

### CHUNKY APPLE BRAN MUFFINS

- 2 egg whites
- 1 cup chunky applesauce
- ½ teaspoon ground cinnamon
- 1 teaspoon vanilla extract
- 1 (7-ounce) box bran muffin mix (plain or with dates)

Preheat oven to 400 degrees. In a large bowl, combine all ingredients.

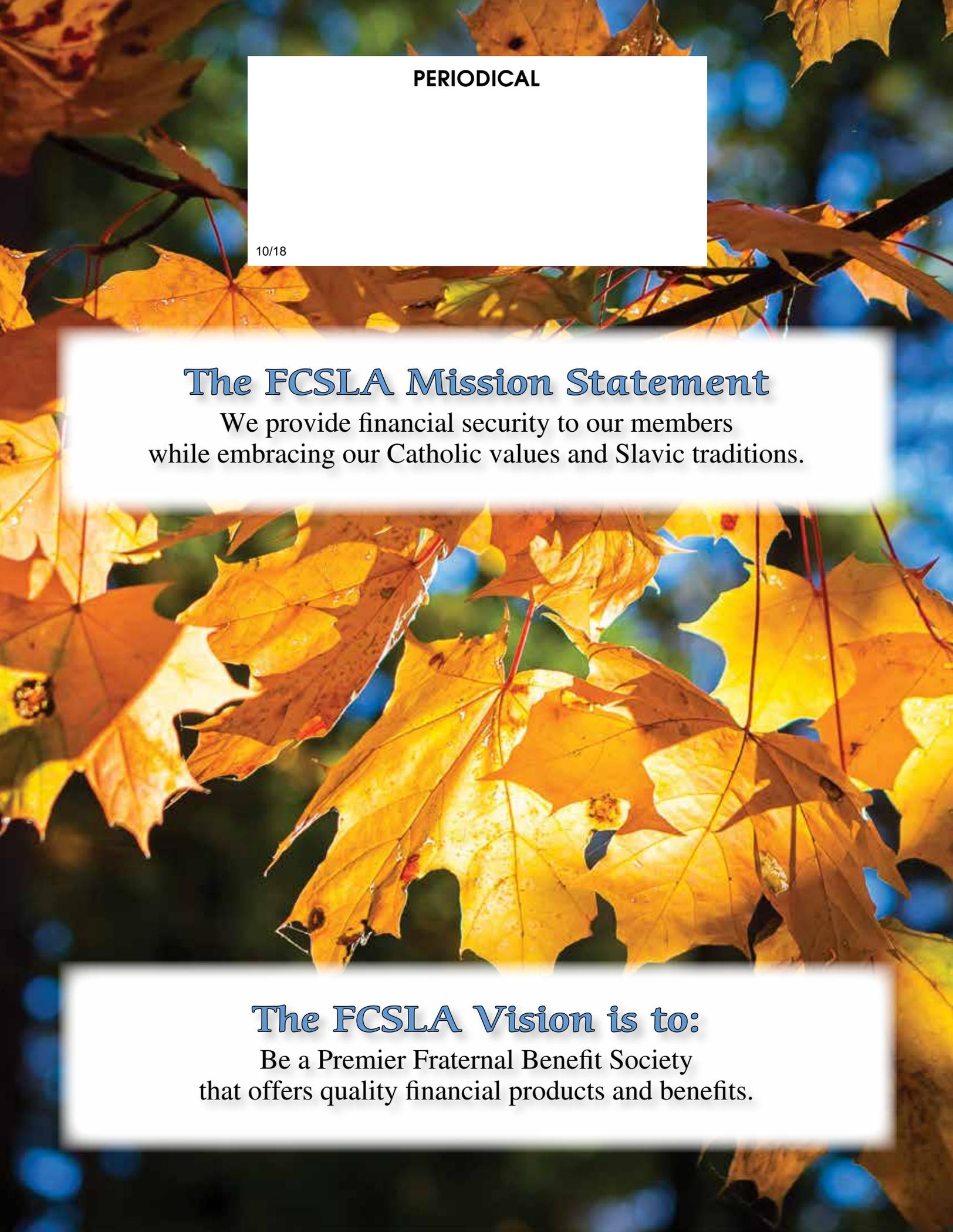
Spoon mixture evenly into 8 lined muffin cups and bake 15 to 20 minutes, or until muffins are golden.

### APPLE BACON COLESLAW

- 3 tablespoons olive oil
- 2 tablespoons mayonnaise
- 1 tablespoon Dijon mustard
- 1 tablespoon lemon juice
- ½ teaspoon hot sauce
- 1 tablespoon sugar
- ¼ teaspoon salt
- 1 (16-ounce) package shredded coleslaw mix
- 1 large apple, diced
- 4 slices cooked bacon, crumbled

In a large bowl, whisk together olive oil, mayonnaise, mustard, lemon juice, hot sauce, sugar, and salt.

Add coleslaw mix and apple, and toss until evenly coated. Sprinkle with bacon and serve, or cover and refrigerate until ready to serve.



PERIODICAL

10/18

## **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.