

Fraternally Yours®

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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 105, NO. 10

HAPPY 4TH OF JULY My country, 'tis of thee, Sweet land of liberty, Of thee I sing; Land where my fathers died, Land of the Pilgrims' pride, From every mountain-side Let Freedom ring.

JULY 2019

ŽENSKÁ JEDNOTA

1. 1.

Fraternally Yours, ŽENSKÁ JEDNOTA®





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PERFECT TIMING

Two women were driving down the highway, when their car got a flat tire. They pulled over to the side of the road and, since neither of them knew how to change a tire, the driver called her husband.

As they waited for him to arrive, a red pickup pulled in behind them. The women saw that there was a man and a woman in the truck. The man got out and offered to help. The women explained that they had a flat tire.

"No problem, I can change it for you," the man said, and he quickly did so, getting his hands black in the process.

As he wiped his hands on his jeans, the women thanked him profusely. The man just smiled and said, "I guess God just had me in the right place at the right time." Then he climbed into his truck and left with his wife.

The women pulled out onto the road and followed the truck for a few miles, when they saw it pull over. Thinking the man must have forgotten something; they pulled over in front of him. As the woman driver got out of her car, she saw the man's wife waving at passing cars, trying to stop anyone who would help her.

"What's wrong?" the woman shouted.

"It's my husband," cried the woman. "I think he's having a heart attack."

Paramedics were called, and the man was taken to the hospital. He survived and is doing fine. You see this lady driver was a nurse. By providing CPR to the man until paramedics arrived, she had saved his life. God had placed them both in the right place at the right time.

Dear Friends,

Life is not random. God puts us here for a reason. To do good. Sometimes God allows us to see the connections and sometimes we are kept in the dark. Either way, we know that He is in control. This month, let us keep our eyes and our hearts open to do good, to help those in need, trusting our Lord who is in control of all things. Remember, when we seek for connection, we restore the world to wholeness. Our seemingly separate lives become meaningful as we discover how truly necessary we are to each other.

> Until next Month, Warmly, Carolyn

"In this land that is so blessed, may you rejoice and step out with confidence. Someone paid the price so you can be happy and free.

Enjoy your Independence Day."

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

My dear Sisters and Brothers,

Mary Magdalene is mentioned a dozen times in the gospels. Except for Mary, the mother of Jesus, few women are more honored in the Bible. The name "Mary" was very common during the first century, so it was necessary for the authors of the gospels to call her Mary *Magdalene*, most likely because she came from Magdala, which was a fishing village on the shores of the Sea of Galilee.

Unfortunately there has been a persistent legend that Mary Magdalene lived an immoral life, specifically that she was a harlot. In reality the gospels never state this regarding Mary Magdalene. In the gospel of St. Luke, mention is made of an anonymous woman who lived a sinful life. It seems that Mary Magdalene, because her name was associated with having been possessed by seven demons, became the subject of mistaken identity and now is continually labeled as having been a repentant prostitute or promiscuous woman.

From the earliest times, people believed that spirits and demons caused many illnesses. It was one way of explaining sickness and evil. According to the thinking of the time, specific demons caused specific illnesses such as schizophrenia, blindness, heart disease and epilepsy. It is now believed that Mary Magdalene was the subject of a severe physical or psychological illness from which she was cured by Jesus. The number "seven" may have meant the severity of the illness or perhaps that it took seven attempts before the spirits within her were completely exorcized.

As a result of her healing, Mary Magdalene's devotion to Jesus was very strong. She told her friends of her miraculous experience and soon they became followers of Jesus as well. It was common practice for men and women to accompany each other when traveling, but they moved in separate groups. Mary Magdalene led the group of women, while Peter led the men. The women traveling with Jesus contributed to the group's well-being as well as supported Jesus' ministry with their financial resources, indicating that Mary Magdalene and the other women were probably relatively wealthy.

All four gospels place Mary Magdalene, Mother Mary and several other women at the crucifixion of Jesus. It is interesting to note that the women remained, standing as near as they dared to the spot where Jesus was being crucified. It was too dangerous for the men to be near so they kept their distance lest they be arrested as followers of Jesus, who was considered by the Romans to be a dangerous rebel. Mark and Matthew further name Mary Magdalene as a witness to the burial of Jesus in the tomb. She then played an important part in Christ's Resurrection. On the third day, as she was alone in the garden outside the tomb, she was approached by the risen Christ but did not immediately recognize him. After she heard him say her name she cried out, "Rabbouni!" which was Aramaic for "teacher," something she had always called Jesus. She did not call him by his personal name which she surely would have done if she and Jesus had an intimate relationship as has been suggested most often in popular novels.

Mary Magdalene is considered a saint not only in the Catholic faith, but also in the Eastern Orthodox, Anglican and Lutheran faiths. Her story illustrates that the status of women in early Christianity was as important as that of men. She was present with Christ during his public ministry. She was there when Christ died. She was faithful to the end. She was given the privilege of being the first witness to Christ's Resurrection. She is called "Apostle to the Apostles" because the risen Jesus told her to go and tell the others, thereby making her the very first apostle. She has been one of the most revered figures in Christian history. *Mary Magdalene, pray for us, that we may always experience the love of our Risen Christ.*

Kristen Utley Heads to the Philippines for Mission Work in Nursing

Kristen Utley, W051 (Duncan IA) currently lives in Iowa City, IA, where she attends the University of Iowa, studying to become a nurse, and serving as a small group leader for a student ministry called the Salt Company. A couple years ago, Jesus opened her eyes and heart to see and receive His grace in a new way. Since then, He has given her a desire to serve, spread the good news of the Gospel, and become a vessel through which He can share His love and show His glory. Most recently, God has given her a passion for how nursing will allow her to serve those in vulnerable situations. This has led to a growing interest in women's health and, more specifically, what it would look like to serve disadvantaged women and children as a nurse. This summer she will explore this interest, serve, and learn from the midwives as a nursing intern at Shalom Christian Birthing Home in Antipolo City, Philippines! She will be there for two months and looks forward to assisting new moms as they come to give birth in the clinic. She will be assisting in delivering babies, aiding in providing prenatal and postnatal care to the mothers and their babies, as well as forming relationships with the patients and the midwives there. She will be involved in community outreach, discipleship, and Bible studies with the people at Shalom. She would greatly appreciate your prayers that God will be glorified during her time in the Philippines and that those she is serving would come to know His grace and love. If you have questions, want to learn more, or make a



donation please contact her at kristen.utley18@gmail.com for additional details.

Message from our National President Cynthia M. Maleski



Dear Fellow Members,

LET US STAND TALL AND PROUD TOGETHER AS FCSLA HITS A SIGNIFICANT BENCHMARK!

Many exciting things are happening at FCSLA and I would like to share them with you! First of all, we are diligently preparing the business and fraternal components of our 42nd Quadrennial Convention scheduled for October 3 through October 6, 2019 in Tampa, Florida.

We are in the process of credentialing delegates, and as National President and Convention Chair, I will issue the official call to the convention soon.

We held our 18th Annual District Presidents meeting in the home office on May 9, 2019 where our district presidents and their guests were one of the first groups to hear about our most recent significant benchmark attained. In early May,



2019 our beloved Zenska Jednota attained the significant financial benchmark of \$1 Billion in admitted assets. This achievement is considered by many insurance analysts as a mark of financial sustainability well into the future. This achievement could not have happened without many, many years of diligent management decisions by our leaders and because <u>all of us</u> have worked hard and intelligently every day to move our organization forward efficiently, wisely, prudently. <u>LET US STAND TALL AND PROUD TOGETHER!</u>

As your National President (CEO), I presented the district presidents with a snapshot of our accomplishments and results over the last four years. Our National Treasurer, Steve Hudak (CFO) presented financial highlights, Acting Sales Manager John Gonsiorek and National Secretary (COO) Kim Graham presented topics regarding sales. Paula Dalpiaz, Insurance Manager and IT Coordinator gave an overview of other operating topics and scholarship news, and Kelly Shedlock, National Fraternal and Youth Director, presented a report about our stellar fraternal programs. Katherine Bowes, Special Projects Coordinator, laid out our tentative convention plans and fielded questions.

Msgr. Peter Polando, National Chaplain, celebrated Mass for us, after which Magdalen Iskra, Bernadette Demechko and Helen Oravec, district presidents, crowned the Blessed Mother and St. Ann and presented flowers during a May crowning ceremony. We all sang Marian hymns. It was a moving, touching ceremony etched into our souls.

At lunch, we celebrated our stellar achievement of reaching the \$1 Billion milestone with a celebratory cake, toasting our beloved society with a non-alcoholic sparking beverage.

LET US ALL STAND TALL AND PROUD TOGETHER!

Cynthia M. Maleski National President (CEO)







ŽENSKÁ JEDNOTA

Casimir Pulaski Day Celebration

The official celebration for Casimir Pulaski Day in the State of Illinois took place this year at the Polish Museum of America on March 4th. Federal, state, county, and city officials, along with First Catholic Slovak Ladies Association representatives, were in attendance to celebrate General Casimir (born Kazimierz) Pulaski's significant contribution to the founding of our nation and the first Commander of the American Cavalry during the American Revolutionary War. Concerned about the growing divide in our country, the many speakers took the chance to remind us of General Pulaski's influence on the fabric of our nation and the continued importance of the unity of all Americans.

Immediately following the celebration and on behalf of the President of the Republic of Poland a presentation of awards was performed by the Secretary of State in the Chancellery of the President of the Republic of Poland, Minister Adam Kwiatkowski, to the President and three employees of the Polish Museum of America. Based on Article 138 of the Constitution of the Republic of Poland and the law on awards and distinctions by virtue of order of the President of the Republic of Poland Andrzej Duda, the award is for exceptional contribution to the development of Polish-American cooperation in the field of museums, for dissemination of knowledge about Poland and activities undertaken for Polish diaspora in the United States of America. Richard Owsiany, President; Małgorzata Kot, Managing Director and Jan Loryś, historian, were awarded the Officer's Cross of the Order of Merit of the Republic of Poland; and Halina Misterka. PMA Head Archivist the Knight's Cross of the order of merit of the Republic of Poland.

Capping off the day was a wonderful presentation of flowers to Czeslawa Kolak for her dedication to the Polish Museum of America.



Front row: Jan Lorys, Historian PMA; Lidia Filus, Acting PWA District 1 President; President Cynthia M. Maleski, FCSLA President; Czeslawa Kolak, Past National Director PWA; Piotr Semeniuk, Vice Consul of the Consul General of the Republic of Poland in Chicago. Back row: Jeanette Palanca, FCSLA National Director; Malgoritza Kot, PMA Managing Director; Minister Adam Kwiatkowski, Secretary of State Chancellery in the Chancellory of the President of the Republic of Poland; Richard Owsiany, President of the PMA; Joann Skvarek Banvich, FCSLA National Director.

Pennsylvania Fraternal Alliance 2019 Fraternalist of the Year Award Guidelines

PURPOSE

The Fraternalist of the Year Award is an honor presented by the Pennsylvania Fraternal Alliance to recognize an individual within the fraternal benefit system who, through example and accomplishment, provides outstanding volunteer service.

ELIGIBILITY

- The nominee must be a member of a local unit of a PFA member-society and must be living at the time of selection.
- Home Office staff; full-time insurance sales force staff; officers of member societies and fraternal leaders within the Alliance are not eligible to receive the award.
- An individual can win the award only once.

DESCRIPTION OF AWARD

- A certificate and medallion will be presented to the honoree at the 2019 PFA Annual Meeting.
- The honoree will be invited to attend the PFAAnnual Meeting with two (2) complimentary lunch tickets and \$250 to help defray the cost of attending the luncheon. Only the honoree (and guest) will be invited to attend the annual meeting; no substitutions are permitted.

PROCEDURE

- The award will be administered by the PFA Fraternalist of the Year Award Committee.
- Each society is encouraged to sponsor the program within their local lodges and units. It is suggested that the contest within each society be coordinated and promoted by the fraternal director or by the home office of said society.
- Each member-society is eligible to submit one nomination per year.
- Nominations are to be postmarked by September 1, 2019. No faxed forms can be accepted.
- The PFA Fraternalist of the Year Award Committee will choose the honoree.
- Information regarding the Fraternalist of the Year program and the 2019 honoree will be distributed by the PFA Fraternalist of the Year Award Committee.

Please send nomination package to:

Larry Golofski, Chairperson 2019 PFA Fraternalist of the Year Award 1114 Surrey Lane Vandergrift, PA 15690

YOUNGSTOWN DISTRICT HOLDS MAY CROWNING

The Youngstown (Ohio) District held its annual crowning of the Blessed Mother statue prior to its meeting on May 19 at St. Rose Parish Hall, Girard, OH. Shirley Zura, President of the hosting Branch 344, placed a wreath of flowers on

Our Lady as the group sang Marian hymns. She then welcomed everyone and thanked them for attending.

District President, Bernadette Demechko, explained that a new statue of the Blessed Mother was now being used since the 30 year old one, made of plaster of Paris, had a base that just crumbled. Bernadette's daughter and husband, Paula and Larry Langston of Oklahoma City, OK, donated the statue. Paula and her family are members of Branches J192/S161 in Youngstown, OH.

The 120 members attending were seated at tables with potted

flowers that could be used for spring planting. Over 40 gift cards and boxes of candy were raffle prizes.

After a delicious meal, Secretary Dolores Sonoga called the roll of Branches. Bernadette announced that Mary Lou DiPillo, President of Branch 30 was not present as she and her husband, Gary, just welcomed their first grandchild, Ava Rose, and were in Columbus, OH. (Another new member!)

Dolores read the minutes of the November meeting. There were no additions or corrections and were filed as read.

Treasurer Shelly Zura, gave the financial report. The report will be audited at the annual Board meeting in June. The District had received \$1,500 for holding a District Seminar and three meetings in 2018.

The President announced that she had been to the annual Presidents' meeting at Headquarters two weeks ago. Scholarship reports were distributed to the fifteen Districts in attendance. There were 240 scholarships awarded with 22 Youngstown District members receiving scholarships. For the Anna S. Granchay and Katherine L. Sedlacko local scholarships, there will be 24 students honored at the scholarship dinner, August 18, at the Park Inn by Radisson, West Middlesex, PA, hosted by Branch 153, President Fran Chervinko.



Over 120 members attended the May Crowning.





Vice President Shirley Zura crowns the Blessed Mother Statue as Bernadette Demechko sings "On This Day, O Beautiful Mother" with the members.

There were also 21 non-winners who will be encouraged to "try again."

Bernadette announced a new category will be implemented in next year's FCSLA application which will be for a trade/technical school at \$1,250. Applause was spontaneous.

The President told the group of a surprise party that was held during lunch at the Presidents' meeting. It featured "fake" champagne and a cake honoring our past, present, and future. The reason for the party was an announcement that the First Catholic Slovak Ladies Association had reached assets of \$1,000,000,000. (The applause was even louder!

Bernadette outlined plans for the October convention to be held in Tampa, FL. Twenty-seven delegates will be representing the Youngstown District.

A delegates' meeting will be held in August to review proposed by-law changes and candidates running for the Board of Directors.

The group was reminded of the Simply Slavic Fest to be held in downtown Youngstown on June 15 and the Mahoning Valley Slovak Fest on August 11. Since the Saint Matthias School Building has been sold, the festival will be held at Byzantine Catering Center (Saint Nicholas Picnic Grounds) on Shady Run Road (6 blocks down the road from Saint Matthias). The Branches were thanked for the ads they featured in program books of both festivals.

Loretta Ekoniak, President of the American Slovak Cultural Association, invited members to attend a traveling exhibit of "The Tragedy of Slovak Jews" which is being held until

(Continued on Page 7)



Head table (L-R): Sandi Saluga, Fran Chervinko, Melanie Leonard, Patty Granchay, Shirley Zura, Bernadette Demechko, Dolores Sonoga. Shelly Zura was selling raffle tickets while photo was taken.

Tours Rev. Jozef Murgas Room at King's College

While visiting the University of Scranton, Bishop Viliam Judak, Bishop of Nitra Slovakia and Msgr. Martin Stofka toured the Rev. Jozef Murgas Room at King's College, Wilkes-Barre, PA. Their trip to the United States was arranged by the President of St. Elizabeth University in Bratislava, Slovakia, a University that has an exchange program with the University of Scranton. At the Rev. Jozef Murgas Room at King's College, they were greeted by the Board of Directors of the Slovak Heritage Society of Northeastern PA. Most

MAY CROWNING

(Continued from Page 6)

May 31 at Tyler History Center in downtown Youngstown. ASCA, National FCSLA headquarters, and several local fraternal Branches have donated funding to provide for the showing of the film and exhibit.

She also reminded the group of the Mahoning County Fair held August 27 through Labor Day weekend when volunteers will be at the Slovak Exhibit at the International Building. The annual Villia dinner, December 8, will now be held at the Byzantine Catering Center.

The Katherine L. Sedlacko scholarship will be announced after Memorial Day when the family gathers to make the selection.

Bernadette called on Patty Granchay, President of Branch 156, who has responsibility of the Anna S. Granchay Scholarship. Twenty names of applicants had been placed in blank envelopes. Vice President, Ashley Hull, pulled the winning envelope: Mya Agee, Branch 161, attending Kent State University.

Bernadette thanked the Branch 344 committee which included Shirley and her daughters, Shelly and Renee. The grandchildren, Ryleigh, Adam and Alex, also helped with ticket selling and distributing the raffle gifts to winners.

Members were asked to remember ill members, those in nursing homes, and the deceased. A Hail Mary was prayed and closed the meeting. of the Board Members are members of S172 in Wilkes-Barre, PA. Michael Stretanski explained all the artifacts in the room and Magdalen Benish presented gifts from the society to them including the video Rev. Jozef Murgas: Radio's Forgotten Genius. The Bishop and Msgr. later visited the Sacred Cemetery in Dallas



Board Member Magdalen Benish, member of S172 who was instrumental in establishing the Rev. Jozef Murgas Room, with Bishop Viliam Judak.

where Father Murgas was buried.

The Rev. Jozef Murgas Room is opened daily Monday thru Friday from 9:00 a.m. to 5:00 p.m. and Saturday and Sunday from noon to 5:00 p.m.



Seated (L-R): Board Members Constance Plewniak, Bernadette Yencha, Magdalen Benish, Elaine Palischak, and Dorothy Sullivan. Standing (L-R): Board Members Jackson Hendershot, Anthony Palischak, and Michael Stretanski; Rev. John Albosta, Chaplain of the Heritage Society; Bishop Viliam Judak and Msgr. Martin Stofka. Absent was Board Member Anna Hudock.



Committee: Shelly, Shirley and Renee Zura (holding niece, Ryleigh).



L-R: Fr. Thomas Looney, C.S.C., King's College; Rev. John Albosta, Chaplain of the Heritage Society; Michael Stretanski, Board Member; Bishop Viliam Judak, and Msgr. Martin Stofka.

FCSLA NATIONAL PRESIDENT CYNTHIA MALESKI ANNOUNCES THE NEW 2019

Sranch Membership CHALLENGE!

July 1 - December 31, 2019

Goal For every branch to accept (5) new members

Reward

Recognition in Fraternally Yours and a \$100 reward to your branch

Special Recognition at the 2019 National Convention to any branch with (5) or more new members between July 1 and September 30

to any branch with (5) or more new members between July 1 and September 30 – and –

if (5) members or more in your branch participate in the Guaranteed Issue program from March 1 thru August 31

Grand Prize

THREE WAYS TO WIN!

1. The branch with the highest number of new members by December 31...WINS!

2. The branch with the highest % of new members by December 31...WINS!

3. The branch with the highest % of participating members for the Guaranteed Issue program by August 31...WINS!

Recognition in *Fraternally Yours* – and – a \$250 donation to your charity of choice or a \$250 reward to your branch



Pripojte sa k nám Sunday, July 14, 2019

SALVATORIAN SHRINE

5755 Pennsylvania Street • Merrillville, Indiana

10:00 A.M.

HOLY SACRIFICE OF THE MASS – Our Lady of Czestochowa Shrine Celebrants: Gary Diocese & Visiting Slovak Priests

11:00 A.M.

AFTER MASS: "Ethnic Foods" Available for Purchase – Cash Bar

1:00 P.M.

"John Pruzin's Tamburitza Dancers"

1:30 P.M. CASH RAFFLE DRAWING

2:00 P.M.

MUSIC & DANCING

In conjunction with our 46th Anniversary Celebration we encourage families to come enjoy an afternoon at the outdoor grotto, walk The Way of the Cross, children's playground and see the beautiful grounds.

PICNIC AREAS ARE ALSO AVAILABLE

For more information contact: Don and Mary Weber at 219-252-2353.

Boh žehnaj



DID YOU KNOW that both Thomas Jefferson and John Adams died on July 4, 1826 – 50 years to the day after the Declaration of Independence was adopted? They're not the only presidents to have died on the Fourth, though; James Monroe – the nation's fifth president – died just a few years later on July 4, 1831.

Candidates for National Office Quadrennial Convention

If you are planning to run for the Board of Directors at our Quadrennial Convention, October 3-6, 2019, you must follow the process below, as outlined in our Constitution and Bylaws.

BOARD OF DIRECTORS VERIFICATION PROCESS

Individuals must submit résumés containing a list of qualifications for the national office being sought, along with a completed Letter of Intent and the required fee. The Letter may be obtained from our National Secretary Kimberly Graham and must be returned by August 2nd to the attention of National President Cynthia Maleski.

The verification process was approved by the Board of Directors at its quarterly meeting on June 4th. An outside contracted company based in Cleveland will verify education, employment data, and work experience.

The Credential Committee, made up of appointed convention delegates not seeking national office, will review the resumes, fraternal qualifications, and verification reports for the individuals who have submitted Letters of Intent to determine if those individuals meet the qualifications as set forth in the bylaws.

To obtain a Letter of Intent or have any questions, contact the National Secretary prior to the August 2nd deadline.



8th Annual Run for the Brave

The 8th Annual Run for the Brave was held on May 25th, 2019 with an 8 a.m. start from Plainfield North High School, Plainfield, IL. The event is sponsored by "Operation Welcome



You Home", which was founded in 2007 by RSM Jim Morsovillo and his wife Donna when a local Mom wanting her son, returning home from deployment, to be honored. Two weeks later another Mom had the same request. Soon after there were more requests from families when a loved

one was leaving for deployment and "Operation Welcome You Home" was born. Each year the event gathers people together to show a sea of support to the courageous men

and women letting them know they have our support and provide resources they need in the community. Donations help fund the mission and assisting and supporting veterans in need, including medical equipment, airfare for families to visit injured vets, burial expenses, temporary financial assistance, food and other needs. Please



Jim and Donna Morsovillo are pictured with Dave Savini, CBS 2 Investigative Reporter who has emceed the race for 8 consecutive years.

consider making a contribution to "Operation Welcome You Home" or join in at one of their local events.



ACT NOW! Only Two Months Remain!

THE FC\$LA GUARANTEED I\$\$UE LIFE IN\$URANCE PROGRAM is available for the period of March 1, 2019 through August 31, 2019

WHAT IS IT?

WHY SHOULD I CONSIDER THIS GUARANTEED ISSUE LIFE INSURANCE OFFER?

First Catholic Slovak Ladies Association, a fraternal benefit society with an A- Excellent rating from A.M. Best and an outstanding financial position, offers this program to YOU, a loyal and dedicated member, to say THANK YOU and provide you with a way to better meet the rising costs of final expenses.

It is easy to apply for this program. Just complete the simple application you received by mail, indicate your choice of the amount of life insurance, and return it in the envelope with your check. That's it! There are no health questions and no medical exams. It is a guarantee that you cannot be turned down for any medical reason. If you accept this offer, it does not alter your existing coverage.

This offer is made to select members only age 0 to 80 using our standard rate. This means that you are buying life insurance with NO EXTRA PREMIUM due to medical conditions. There are no future premiums and your life insurance will never decrease in value if you do not access the cash value (by taking a loan).

If you have not had a chance to participate in the past, please consider taking advantage of this offer now. It is an opportunity for you to purchase life insurance in an easy, affordable way. If you are not interested in this offer, no action is needed.



Questions regarding this offer should be directed to the New Business Department at 1-800-464-4642, extension 1062 or by e-mailing NewBusiness@fcsla.com.



Contest Eligibility:

- Must be a FCSLA member age 15 and younger.
- If you submit an entry and you are not a member your entry will not be considered.
- Member must be the one that created the artwork.

Deadline:

- Friday, August 9, 2019
- Please mail entries to: FCSLA Fraternal & Youth Director 24950 Chagrin Blvd., Beachwood, OH 44122

Contest Rules:

- Only one entry per member
- Submission must be on paper or art board minimum $8\frac{1}{2} \times 11$ in size no larger
- Please complete the Entry Form below. (copy of entry form is acceptable)

1. Draw what your castle we 2. What would you name	
PRIZE LIST FOR EACH AGE GROUP: 1st Place - \$ 50.00 Gift Card 2nd Place - \$25.00 Gift Card 3rd Place - \$15.00 Gift Card Honorable Mention - \$10.00 Gift Card	AGE GROUPS: 4 & Under 9-10 5-6 11-12 7-8 13-15

Good Luck!

FCSLA 2019 ART CONTEST ENTRY FORM

PLEASE PRINT — DEADLINE: August 9, 2019

Name:	 _ Age:	Branch #
Complete Mailing Address:	 	
E-mail Address:	 	
Title of Artwork:	 	
Brief Description:	 	

FCSLA Executive Committee Third Quarterly Meeting National Headquarters, Beachwood OH • November 13, 2018

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:30 a.m. at the national headquarters, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando was asked to open the meeting with prayer and Director Palanca led us in the Pledge of Allegiance.

Opening Business

Roll Call

National Secretary Kimberly A. Graham was asked to call the roll. Members present were:

Mon	signor Peter M. Polando	National Chaplain (via phone)
Cyn	thia M. Maleski	National President
Jear	nette E. Palanca	National Director
Law	rence M. Golofski	National Director
Virgi	inia A. Holmes	National Trustee
Bark	oara Novotny Waller	National Trustee

Treasurer Stephen C. Hudak, National Secretary Kimberly A. Graham, and Immediate Past Interim National Secretary (now Special Projects Administrator) Katherine M. Bowes were also in attendance.

Approval of the Minutes

President Maleski called for approval of the August 8, 2018 Executive Committee minutes. Director Palanca moved to amend the minutes on page 3 under Enterprise Risk Management and Director Golofski seconded to approve the amendment of the Enterprise Risk Management section with Director Palanca's correction. President Maleski called for approval of the minutes. Trustee Waller moved and Director Palanca seconded to approve the minutes. **MOTION ADOPTED, As Amended**

National President's Comments

National Secretary

President Maleski noted that newly appointed National Secretary Kimberly A. Graham began her duties on October 16, 2018. President Maleski welcomed National Secretary Graham to her initial meeting of the Executive Committee and formally introduced her to the group. President Maleski thanked Interim Secretary Katherine M. Bowes for her work and agreement to take on this key role in an interim basis. President Maleski excused Katherine M. Bowes from the meeting.

Pro Life March

President Maleski stated the March for Life is scheduled for Friday, January 18, 2019. As in the past, our buses leave from FCSLA the night before and National Fraternal and Youth Director Kelly Shedlock is orchestrating this trip. This year we will use a new bus company that is less expensive which will provide us with reliable comfort and service.

Re-Branding Initiative

President Maleski remarked at 10:00 a.m. that Judy Bodenhamer from Revenue Resources will join the meeting to discuss the Re-Branding Initiative proposal that was distributed in your packet.

Strategic Plan

The association's work is driven by our Strategic Plan. The President's agenda aligns with the Strategic Plan. The current Strategic Plan is from 2017-2019 and it needs to be updated into the future. President Maleski requests that members of the Executive Committee work as a consultative body with management to decide on our options.

The management team came up with 2 options. Option 1 is

to extend our current plan to 2020 and embark on a refreshed plan process and visioning process in 2019 with the current board prior to the convention. Option 2 is to embark on a refreshed plan process and visioning process with the current board and the new board that is put in place after the convention during that transition time ideally between October 2019 and January 2020.

The Executive Committee discussed the 2 options and it was agreed that the recommendation is to select Option 1 and embark on a refreshed plan and visioning process in 2019 with the current board prior to the convention with a caveat that there is an overlap into 2020.

Re-Branding Initiative Supplement 2

At 10:00 a.m. Judy Bodenhamer and Perry Recchio from Revenue Resources joined the Executive Group via telephone to discuss the Re-Branding Initiative proposal (Supplement 1). President Maleski noted that this proposal was vetted by management prior to this meeting. The suggestion from management is to enhance the Phase 1 Focus Groups Interview Process.

Judy Bodenhamer then reviewed the 3 phases. Phase 1, the first element is the focus group interviews. Phase 2 is the creative side of the process. Phase 3 is the Brand Roll-out. We are in the process of hiring and interviewing a marketing coordinator.

President Maleski excused Judy Bodenhamer and Perry Recchio from the meeting.

A ten minute recess was called at 10:47 a.m.

Court of Appeals

There is a vacancy on the Court of Appeals due to the death of Ronald Sestak. President Maleski offered a prayer for Ronald Sestak and Father Micah E. Kozoil.

President Maleski said we need to look at our options to fill the vacancy on the Court of Appeals. President Maleski stated that we have an extensive list of candidates from the prior election after the 2015 Quadrennial Convention. We now have a list of 18 people who have indicated a willingness to serve our organization. President Maleski's suggested to write these individuals a letter letting them know of the vacancy on the Court of Appeals and their prior intent to serve and reference the bylaws Article VA4j regarding vacancies in elected National Offices.

Director Larry M. Golofski made a motion to concur with President Maleski's interpretation of the bylaws to fill the vacancy on the Court of Appeals now and Trustee Virginia A. Holmes seconded this motion.

MOTION ADOPTED

2019 Quadrennial Convention

Special Projects Administrator, Katherine M. Bowes joined the meeting. We are going to continue to take Monsignor Polando's previous comments under advisement with a shorter process for the bylaws, philanthropic and scholarship committees. The standing convention bylaw committee cannot convene until the delegates have been selected in May 2019 and credentialed. This group will not replace the official standing convention bylaw committee, but it is a small group of the board that Trustee Barbara Novotny Waller will chair and consists of Director Jeanette E. Palanca, Director Joann Skvarek Banvich, Auditor Dennis Povondra, Trustee Virginia Holmes, and Monsignor Peter Polando. This group will work on items that need to be changed or clarified in the bylaws but not major policy changes.

Our board philanthropic and scholarship committees will serve as advance convention Donation Committee. Trustee Virginia A. Homes will chair that committee along with Auditor Dorothy L. Urbanowicz, Director Sue Ann M. Seich, Director Jeanette E. Palanca, and Director Larry M. Golofski will meet prior to the next board meeting. President Maleski asked the committee to consider if there is anything they want to change on the donation form notification that goes in the magazine.

Monsignor Peter M. Polando has agreed to plan and organize the liturgy program and involve local priests.

President Maleski suggested a small Gift Committee composed of Auditor Barbara A. Sekerak and Director Sue Ann M. Seich to work with Special Projects Administrator Katherine M. Bowes and other home office staff for a gift to be given at the convention.

President Maleski has recommended that we will prepare the material internally for the Convention Compensation Committee.

Special Projects Administrator Katherine M. Bowes has developed a comprehensive checklist and stated we have numerous deadlines and we have a timeline set forth. The dates of the convention will be in the January 2019 magazine. The first session is Friday, October 4, 2019.

Special Projects Administrator Katherine M. Bowes was excused from the meeting.

ODI Call

President Maleski noted we had a routinely scheduled Ohio Department of Insurance conference call on November 1, 2018 with the ODI financial analyst. We reviewed quarterly financials and we informed them of the newly appointed National Secretary and our work on the CSO Mortality table progress. The financial analyst indicated they were pleased with our pro-active method, for example our Regional Summits held this year.

Audit Committee

President Maleski reported on a joint meeting October 8, 2018 with the auditors and the Audit Committee and reviewed results on projects where its members have taken a leadership role. It was agreed that the Audit Committee will report on these projects.

End of Year Initiatives

President Maleski has been working with National Sales Manager Al Heiles, National Secretary Kimberly A. Graham, and National Treasurer Steve Hudak to do any additional measures we can take to meet our budgeted targets.

In regard to fraternal matters, President Maleski reported that we have opened 4 new branches: two new branches (Junior and Senior) in Alaska and two new branches (Junior and Senior) in San Diego, California under the leadership of RSM James Donovan and NSM AI Heiles.

President Maleski noted there are a number of our leaders who serve in leadership positions in various fraternal alliances countrywide.

The home office has identified and embarked on an expense leadership initiative that President Maleski requested after the September board meeting to identify areas and innovations to put in place to set forth added efficiencies.

Approval of President's Report

National Trustee Virginia A. Holmes made a motion to accept the President's report and seconded by National Trustee Barbara Novotny Waller.

MOTION ADOPTED

National Treasurer's Report

Treasurer Stephen C. Hudak presented the Treasurer's Report. Supplement 1

Investments

Treasurer Hudak reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Income before Dividends, Bond Rating and a snapshot of our portfolio. Assets are up overall an average 3.5% and on a cumulative average for the last four years we are up 6.3% in growth. Our surplus is at \$105,385,000. Treasurer Hudak reviewed the Income Statement Analysis and Balance Sheet Analysis, the Balance Sheet and Income Statement. This is the first quarter that the 2017 amounts on the balance sheet and income statement reflect the 2017 activity of both mergers.

Monsignor Peter M. Polando was excused from the meeting at 12:10 p.m. for Mass.

Annuity Reserves by Product

National Treasurer Hudak distributed a chart of annuity sales for the last 4 years by quarter. Treasurer Hudak reviewed the annuity reserves by product. He explained in detail significant statistics on the report. Questions were asked by the Executive Committee and answered.

Lunch recess was called at 12:21 p.m.

The meeting reconvened at 12:56 p.m. with all in attendance including Monsignor Peter M. Polando who returned from Mass. President Maleski called the second half of the fourth quarter Executive Committee meeting to order. Treasurer Hudak then introduced Controller Frank Rando who joined us to discuss third quarter 2018 Budget vs Actual.

Third Quarter 2018 Budget vs Actual

Controller Rando reviewed 2018 Budget vs Actual report by reviewing the life business and reviewed those with the high tolerance levels. Controller Rando continued reviewing the annuity line of business compared to the detailed budget. Questions and comments were asked and answered.

2019 Budget Discussion

National Treasurer Steve Hudak and Controller Rando presented the draft budget in detail. The final budget will be reviewed at the December board meeting. Controller Rando highlighted some items on the general budget. Questions on the report were asked and answered.

Controller Frank Rando was excused from the meeting.

Acquired Securities Report

National Treasurer Hudak then reviewed the acquired securities where we invested \$26 million dollars since our last meeting. A number of questions were asked and answered.

Unfinished/New Business

Yield Curve

National Treasurer Hudak reviewed the Yield Curve and the interest rate environment. The market has had a lot of fluctuations in the last six weeks.

Annuity Interest Yield

After discussion, National President Maleski entertained a motion to accept National Treasurer Hudak's recommendation that the Executive Committee recommend to the board that the guaranteed yield rate for annuities issued during 2019 remain the same as 2018 and listed below:

Elite products

Silver Elite – 5 yr. 2.00% APY Gold Elite – 7 yr. 2.00% APY Platinum Elite – 10 yr. 2.50% APY

National Trustee Virginia Holmes moved and National Trustee Barbara Novotny Waller seconded this motion.

MOTION ADOPTED

National Treasurer Hudak said usually at this time he recommends crediting rates for all the annuity products and he will defer until the December meeting for two reasons: market place changes and the need for an additional internal meeting.

President Maleski entertained a motion to accept the National

(Continued on Page 14)

Executive Committee Third Quarterly Meeting

(Continued from Page 13)

Treasurer's report. Director Palanca moved to accept the National Treasurer's report, seconded by National Director Golofski. MOTION ADOPTED

Executive Committee Meeting Dates

National President Maleski stated the meeting dates are to be determined after the fourth quarterly meeting of the board of directors

Adjournment and Prayer

National Chaplain Monsignor Peter M. Polando moved and National Director Larry F. Golofski seconded to adjourn the meeting. Meeting adjourned at 2:58 p.m. with prayer led by National Chaplain Monsignor Peter M. Polando.

MOTION ADOPTED

Cynthia M. Maleski, President Kimberly A. Graham, Secretary ATTEST: Monsignor Peter M. Polando, Chaplain Jeanette E. Palanca, Director Lawrence M. Golofski, Director Virginia A. Holmes, Trustee Barbara Novotny Waller, Trustee

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 7/1/2019 thru 9/30/2019.

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 2019 is 2% APY and for the Platinum Elite is 2.5% APY.

Pennsylvania Fraternal Alliance 2019 Scholarship Program

The Scholarship Committee of the Pennsylvania Fraternal Alliance is announcing that the 2019 applications are now available for the annual Scholarship Program. Applications can be obtained through eligible members of a Fraternal Benefit Society belonging to the Pennsylvania Fra-



ternal Alliance or by contacting the Pennsylvania Fraternal Alliance Secretary-Treasurer at <u>Theresa@lpscu.org</u> or 888-834-6614.

Applicants must:

- Be a resident of Pennsylvania and a member of a Fraternal Benefit Society that is a member of the Pennsylvania Fraternal Alliance.
- Be a 2019 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2019 as a full time student (twelve semester credits).
- Obtain a recommendation letter from their Fraternal Benefit Society.
- Submit a 500-word essay on: "What does fraternal mean to you? What would you do to increase the relevance of fraternals to you and your peers?"

Return the completed application, essay and letter of recommendation, postmarked no later than September 1, 2019. At least one \$500 scholarship will be awarded. Additional scholarships may be awarded depending upon available funds. If you or your society has not received the information on the Pennsylvania Fraternal Alliance Scholarship, please contact Linda Strom 800-488-1890 or e-mail <u>lstrom@nsslife.org.</u>

Katherine Antos Inducted Into National Honor Society



Katherine Antos, (Sr. Branch 630, Jr. Branch 534), was inducted into the National Honor Society (NHS) on May 30, 2019. She is a member of the class of 2020 at West Windsor-Plainsboro High School North, located in Plainsboro, NJ. The NHS is a nationwide organization for high school students in the United States. Students must apply and are selected based on four criteria: scholarship, leadership, service, and character.

Her proud grandmother (and FCSLA member) is Virginia Antos; parents are Brian and Laura Antos. Congratulations Katherine!

Fall in Slovakia: The Perfect Time to Explore Your Family Roots

If you've been wanting to find a good time to discover the beauty of Slovakia and explore your family roots, this September's Slovakia Heritage Tour (September 6-15) provides the perfect time to visit Slovakia: the summer tourists have left; warm days fade to cool evenings for outdoor dining and people watching; bountiful gardens, fruit, nut trees, and sunflowers line the roads; and the traditional music, dance, crafts and food highlight the season's harvest festivals.

A small-group tour (limited to 15 people), the Slovakia Heritage Tour takes you across the country, off-the-beaten track to enjoy Slovakia's vibrant culture and countryside through its lively festivals, charming small cities, picturesque country villages and soaring mountain peaks with plenty of time to meet the people and discover your own family roots.

This September's tour will visit three of Slovakia's favorite harvest festivals where Slovaks, young and old, gather to celebrate new and old traditions:

- The hilly, World Heritage town of Banska Stiavnica is a perfect setting for Salamander Days, a harvest and mining festival that commemorates the old mining traditions and the town's 16th century silver mine, the largest in Europe at the time. Men and women from mining fraternities from all over Central Europe come together to relive the region's important mining history.
- The tour stays in Banska Bystrica which will be alive

with its 361-year-old Radvansky Jarmok (Market) which fills the beautiful central square of this central Slovakia small city with local products and folk arts, as well as a blend of traditional and contemporary music and dance performances.

 While staying in Bratislava, we'll spend an afternoon in the Small Carpathian town of Pezinok to join in its age-old Harvest Wine Festival. We'll wander the booths, watch performances and sit at long tables with Slovak families to sample the traditional gulas, loksa, and grilled kiebasi and other festival specialties all washed down with the new wine Burciak and local beer.

For a detailed itinerary and travel information, see <u>www.</u> <u>slovakiaheritage.com</u> or contact Judy Northup-Bennett at 978-544-5144 or <u>slovakiaheritagetours@gmail.com</u> to discuss your personal travel plans.

89th Annual Slovak-American Day

The 2019 Milwaukee 89th Annual Slovak-American Day is being held on Sunday, July 14 at Croatian Park in the Milwaukee area starting with the celebration of Holy Mass at noon. A cultural presentation featuring the Slovak Catholic Sokol Drillers and Tatra Slovak Dancers will begin at 2:30 p.m. Come join us!

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



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

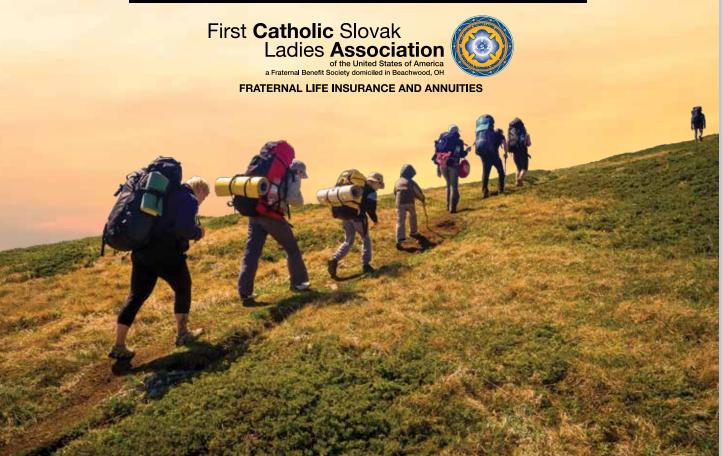
A valid referral meets ALL 3 of these requirements:

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



Submit form on page 17 by mail, fax or email



FCSLA Members Celebrate First Holy Communion



JULIA LYNN PAVLOVICH, Seekonk, MA, daughter of Thomas (S128) and Jennifer Fowler Pavlovich made her First Holy Communion on Saturday, May 11, 2019 at St. Margaret's Church in Rumford, RI.

MASON WILLIAM DANIELS made his First Holy Communion recently at St. Bruno's Catholic church in Dousman, WI. Mason and his sister Brianna are members of Jr. Branch 334 in Milwaukee, WI.



AVA NICOLE MELFI, a member of Jr. Branch 257 (Campbell, OH), received her First Holy Communion on May 4, 2019 at St. Rose Church in Girard, OH. She is a 5th generation member of FCSLA. Pictured with Ava is Monsignor John Zuraw. She attends St. Rose School and is the daughter of Salvator and Tracy Melfi.

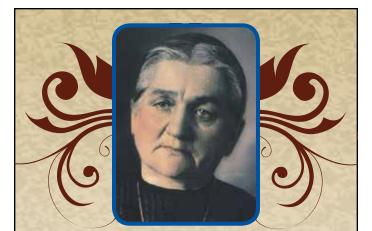
Jesus Portrayed by Jr. Branch 192 Member



JARETT GORDULIC (J192, Youngstown, OH), grandson of Patty Gordulic, Canfield, OH, is an eighth grade student at St. Charles School, Boardman, OH.

Each year, the eighth grade class performs the Living Stations of the Cross during one week of Lent. Jarett was honored to portray Jesus this year as seen in the photo above.

	First Catholic Slo Ladies Ass		
FRI	ENDS AND FAMILY MEMB	ERSHIP REWARDS PROGRAM	
We value and apprec	iate our Members! Thanl	k you for telling everybody you know about us!	
	Submit this form b	y mail, fax or email	
	24950 Chagrin Blvd.	Fax: 216-464-9260 Email: <u>heather@fcsla.com</u> Website: <u>www.fcsla.org</u>	
• [:	s interested in FCSLA and is no s willing to meet with an FCSLA	,	ł
Today's Date:		Prospective Member:	
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Anna Hurban Scholarship Fund

First Catholic Slovak Ladies Association 24950 Chagrin Boulevard Beachood, OH 44122

800-464-4642 · www.fcsla.org

Get Involved. Make a Donation.

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

Sincerely,

Cynthia M. Maleski National President and CEO

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

Your Contribution Information

Donor Name

Address _____

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Amount _____

In Honor of

In Memory of

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

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

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

ANNUAL FISH FRY DINNER

Members of S350 (Shamokin, PA) along with Rita Kcenich, president and Florence McCabe, secretary/treasurer joined the Social Justice Council of St. Andre Bessette Parish, Wilkes-Barre, PA for an annual fish fry dinner.

Once again it was a successful and sold out event. Anna Hudock heads the council with projects such as Easter and Christmas food baskets, Mother's Day carnation sales, baby bottle projects, visitation with flowers to those hospitalized and many other deeds of support for the church and community.



Front row, L-R: Martha Iskra, Florence McCabe, Dolores Yesavida, Jean Koval, Anna Bozinski, Rita Kcenich, and Anna Hudock. Back row: Dennis Bozinski and Kenneth Burke.



Barbara Deeb and Diane Jane are ready to present various dessert choices (many are homemade by parish members) to each person. What a splendid and delicious way to end a delightful dinner while sharing within the church community.

SAVE THE DATE AUGUST 10, 2019

Members of Sr. Branch 319 and Jr. Branch 187 Allentown, PA are invited to the 4th Annual Lehigh Valley Iron Pigs Baseball game versus the Charlotte Knights

FREE TO MEMBERS \sim \$25.00 NON MEMBERS

Call Michele Mrazik Grasso at 610-762-1973 for more details. Space is limited. Call today!

MATCHING FUNDS ACTIVITIES

Sr. Branch 262

Spaghetti Dinner

Sr. Branch 262 (Vandergrift, PA) sponsored a matching funds spaghetti dinner at Saint Gertrude's social hall. The highlight was a dessert table as colorful as a bag of skittles. The branch made free FCSLA giveaway items, available to everyone.



CALENDAR OF EVENTS Tabor, South Dakota

- July 7 Monthly meeting after Mass in Tabor, SD.
- August 4 Annual Potluck Picnic in Takota Park at 5 p.m. FCSLA/Branch W093 will supply refreshments and hot dogs. Inclement weather will move into Beseda Hall.
- September 8 Monthly meeting after Mass in Tabor, SD.
- **October 4-6** Quadrennial National Convention in Tampa Bay, FL.
- **October 27** All Ages Annual Potluck Halloween Party, 5 p.m. Prizes for best costumes. Meeting and games at Beseda Hall, Tabor.

Jr. Branch 362

Night at the Races and Basket Raffle

Jr. Branch 362, Wilkes-Barre PA held a successful Matching Funds Activity on April 13, 2019 for Wilkes-Barre Academy's Night at the Races and Basket Raffle. We raised \$1,093 from the Basket Raffle plus \$600 from the national office for a total of \$1,693. The proceeds will be used for enrichment of 8th grade year-end activities.



L-R: Lisa Barth, President Wilkes-Barre Academy PTO; Martha Iskra, J362 President; Magdalen Iskra, District President; Theresa Ceklosky, J362 Secretary; Francis Ceklosky, S172; Kevin Ceklosky, S172.

Branch W033 Breakfast/Raffle

President Dan Silhacek, W033 Spillville, IA is pictured presenting a Matching Funds check from the branches Breakfast/Raffle held on March 3, 2019 to Mrs. Katie Schmidt, Principal of St. Wenceslaus Catholic School.



One-thousand dollars

(\$1,000) raised from the breakfast and the \$600 received from the National Office's Matching Funds program were given to the school to use as they see fit in the children's education.

St. Ann's Day Celebration

The Eastern PA Frances Jakabcin District will hold a St. Ann's Day Celebration on Sunday, July 21, 2019. District Chaplain, Monsignor Thomas Derzack will celebrate Mass at 1 p.m. at St. Nicholas Church, 1152 Oak Road, Walnutport, PA 18088. A light reception will follow Mass. RSVP to Louise Dunstan at 570-645-4354 or Imrp@ptd.net or Carolyn Bazik at zjbazik@comcast.net.



HELEN C. SKRABA, U401

Helen C. Skraba, 82, of Ridgway, PA died on October 19, 2018. She was born on November 4, 1935, in Ridgway, a daughter of the late Adam and Anna Kuczynska Bienkowski. She was a graduate of St. Leo's High School, class of 1953. On June 9, 1956, she married Alex J. Skraba, who preceded her in death on April 12, 2011. Mrs. Skraba was a lifelong resident of Ridgway and an active member of St. Leo's Church. She loved cooking, baking, and making Polish food for her family. She also enjoyed Polka dancing with her husband. She is survived by four sons, Michael Skraba and his wife Lori of DuBois, Raymond Skraba and his wife Barb of Ridgway, Timothy Skraba and his wife Jane of Ridgway; and Robert Skraba of Ridgway; and by one daughter, Mary Ann, Mrs. Joseph Luchs of Ridgway. She was also survived by fifteen grandchildren and by six great-grandchildren: She is also survived by numerous nieces and nephews. Memorial contributions may be made to St. Leo's Church.

ANN OLLINGER, W45



Ann Elizabeth Ollinger, 54, of Davenport, IA passed away unexpectedly on October 20, 2018. Ann was born August 2, 1964 in Cedar Rapids, IA, the daughter of James and Joanne Trcka. After graduating in 1982 from Regis High School, Cedar Rapids, she attended Mount Mercy College receiving a B.S. in Business Administration. She furthered her education at The University of Iowa to receive a B.S. in The

College of Pharmacy. Ann married Brian Ollinger on May 18, 1990 and started a family soon after. She devoted her career to 21 years as a pharmacist at Walgreens. Ann enjoyed book club, Starbucks coffee, her cat, going on walks, boating, traveling, bike rides, playing board games, going to Hawkeye football games, and most importantly spending guality time with her husband and children. She reflected unyielding patience, honesty, positivity, and never ending love. She had a smile that lit up a room and a heart full of love which touched every person that she met. Those left to honor her memory include: her husband Brian, children: Myles, Mekenna, and Mason; her parents, James and Joanne Trcka, Cedar Rapids; sisters and brothers: Lois Trcka and Tim Trcka, both Cedar Rapids, Janet (Gary) Goodhall, Clive, IA, Bob Trcka, Chaska, MN, and Mary Trcka, Dallas, TX, and mother- in-law Ann Ollinger, Cedar Rapids. Ann will be missed dearly by all of the friends and family's hearts that she touched over the years.

CATHERINE M. YANDRICK, S94



Catherine M. (Klimchock) Yandrick, 88, of Hostetter, PA passed away on October 24, 2018. Born April 25, 1930, in Hostetter, she was a daughter of the late John Klimchock and Anna (Homer) Klimchock. Catherine was a member of St. Cecilia Church, Whitney, and the Rosary Society. At home, she loved flower gardening

and was known for her pierogies and Friday night pizza parties. A loving, accommodating and giving person, Catherine was the foundation and support of her family and a generous, kind hearted friend and neighbor to all. Catherine is survived by her six children, Michael L. Yandrick and his wife, Marty, of Hostetter; Jerome J. Yandrick and his wife, Cheryl, of Latrobe; Regina M. Stiver and her husband, Lawrence, of Cary, NC; Roberta J. Yandrick, of Hostetter; Kevin J. Yandrick, of Latrobe; and Charles N. Yandrick, of Hostetter; two brothers, Gervase Klimchock, of Latrobe, and Louis Klimchock and his wife, Geraldine, of Arizona; three sisters-in-law, Annie Klimchock, of Latrobe, Margaret Klimchock, of United, and Mary Klimchock, of Ireland; 15 grandchildren; two great-grandchildren and she is also survived by several nieces and nephews. In lieu of flowers, the family suggests that memorial contributions be made to Excela Health Behavioral Health Services, 532 W. Pittsburgh St., Greensburg, PA 15601.

CHARLES S. LAVALVA, JR., S74

Charles Samuel LaValva, Jr. died on October 28, 2018, at the age of 70 years. Charles will forever be lovingly remembered by his wife of 45 years, Marita and his children, Jeremy, Justin, and MaraJill. Charles was a simple, conservative, persistent, opinionated, hard-working, methodical, kind, loyal, honest, protective, reliable, caring, ambitious, optimistic, positive, and passionate man. He was also strong in every sense of the word. There was nothing he couldn't do and nothing he wouldn't do for his family. He would always find a way to make everything okay. Born and raised in a strong Sicilian home in New Jersey, Charles became a skilled Craftsman in his father's footsteps and provided a wonderful life for his wife and children. With his own bare hands, one brick at a time he built each of the four beautiful homes Charles and his wife lived in over the years and shared many happy memories as a family. Charles was also an avid, expert hunter and enjoyed being in the mountains. Preparing for early retirement, Charles built his last home in Montana and moved there to spend his days living his dream in the mountains with his beloved and adored wife by his side.

MARY A. GERMEK (NEE KAPITAN), S81



Mary A. Germek (nee Kapitan), 91, of Crown Point and formerly of East Chicago and Whiting, IN, passed away August 7, 2018. Survived by three children: George, Jr. (Eileen) and Kenneth (Marilyn) Germek and Janet (Ted) Pietrzak; eight grandchildren: nine great-grandchildren; one sister, Tillie (Ray) Bryan; three sisters-in-law: Mary E. (late Rudy), Pat (late Ambrose) and Eleanor

(late Joseph) Kapitan and many nieces, nephews, family and friends. Mary was a longtime active member and recording secretary for FCSLA Branch 81, Knights of Columbus, Msgr. Connelly Council 1700 Women's Club, Independent Order of Foresters, BNI Women's Club, Assumption Church Council and Rosary Society and in recent years was the President of the Resident Council at St. Anthony Village. Mary was always so proud of her Slovak heritage. She had a wonderful sense of humor, great at telling jokes and loved to sing her favorite song "Bushel And A Peck." She was always loving, caring and kind to all of her family and friends. Expressions of sympathy in memory of Mary may be made to St. Anthony Village Resident Council, 203 Franciscan Drive, Crown Point, IN 46307 or to the family to donate to Mary's favorite charities.

BARBARA S. KURACINA, Z450

Barbara Kuracina, a longtime resident of Endicott, NY died October 29, 2018. Barbara was predeceased by Steve, her husband of over 50 years. She is mourned by her children, Sandy and Gregg; their spouses, Lew Hinchman and Martha Straus; her two grandchildren, and many dear nieces, nephews, and friends. Barbara grew up in Edwardsville, PA, where she enjoyed a happy childhood. Her loving parents, Charles and Martha Kwiatkowski, instilled in her the values of kindness and empathy that guided her through life. Prior to her marriage she was employed as a floral designer. From 1948-2007, she lived in Endicott, NY where she was a devoted wife and mother and a member of Our Lady of Good Counsel Church. Subsequently she moved to Oxford, PA, to be with her son and his family. Her passions included singing, gardening, sewing, and baking. Her last wish was that any donations in her memory be directed to CHOW (The Community Hunger Outreach Warehouse), 3 Otseningo Street, Binghamton, NY 13903.

CAROL ANN SHARIFI, Z348



Carol Ann Sharifi, of Scranton, PA died on November 14, 2018. Born in Scranton, daughter of Olga Prytula LeKarz and the late Edward J. LeKarz, she was a graduate of South Catholic High School and went on to receive her Bachelor of Science from Marywood University and her master's in rehabilitation counseling from the University of Scranton. She would later work as a counselor helping many children over the

years. Carol faced many difficulties in her life; she was admired for her strength and perseverance. She was a loving daughter, sister and aunt. She will be sadly missed by her family and friends. She is also survived by her brother, Ron and wife, Barbara, Ellicott City, MD; three sisters, Mary Therese Issa and husband, Sabah, Bettendorf, IA; Gloria J. Miller and husband, James Sr., Allentown; and Beverly Otto and husband, Augustine, Inglewood, CO; nieces and nephews. The family would like to extend a special thank you to Carol's many caregivers, especially Jack Kranick. Memorial contributions can be made to Craig Hospital, 3425 S. Clarkson St., Englewood, CO 80113.

MARIANNE F. PAGELLA, Z422



Marianne Frances Pagella, 88, passed away peacefully on February 16, 2018 surrounded by family. Marianne (Fran) was born October 10, 1929 in Whatley, MA to the late Frank and Stella (Zajkowski) Targonski. She was a lifelong resident of Springfield and was a graduate of Technical High School, Class of 1947. Marianne worked for Big Y Foods in the

accounting department for over 19 years before she retired. She enjoyed traveling with her husband, knitting, ballroom dancing, and spending time with her family. She is survived by her beloved children Raymond Pagella of Westfield, Thomas Pagella and his wife Judy of FL, and Karen McGee and her husband Jack of Sudbury. She was the cherished grandmother to eight grandchildren and two great-grandchildren, and the caring sister to Leonard Targonski of Vermont. In lieu of flowers, memorial donations may be made in Marianne's memory to the Shriners Children's Hospital, 516 Carew Street, Springfield, MA 01104.

ANTHONY "TONY" M. ROMEO, S161



Anthony "Tony" M. Romeo passed away on July 7, 2018. In loving tribute to a man whose generosity of spirit touched the lives of many. "This life is but the childhood of our immortality." Tony will live eternally in the heart and memory of his son, Zappa; parents Anthony J. and Jennifer A. Scott Romeo; sister Emily; spouse Jessica; and the many family members and friends he loved and was deeply loved by in return. The

work of his hands gave him great pride, to look around at what he had accomplished in a day. Tony had a long career as a licensed chemical expert and landscaper. He will be missed and celebrated by his friends and co-worker's at Carano's Lawn Care who were like a second family to him. Too many men work on parts of things; doing a job to completeness satisfies a man. It is good he is back in the wilderness again, where everything seems as peace, beyond all around him.

MARY W. SUPKO, S169



Mary W. Supko, 102, formerly of Benton Avenue in Austintown, OH passed away peacefully July 23, 2018. Mary was born October 22, 1915, in Youngstown, a daughter of the late Michael and Elizabeth Stanna Galik and lived in this area for most of her life until moving to Richmond to

be closer to family in 2011. Mary worked for Photogenic Machines on McClurg Road in Boardman for many years and also dedicated her adult life to raising and caring for her family. Mary leaves to cherish her memory three sons, Thomas J. (Beverly) Supko of Lexington, KY, James R. (Joann) Supko of Richmond, VA and Joseph "Buddy" (Patti) Supko of Stafford, VA; seven grandchildren; 11 great-grandchildren; a sister, Betty Krusel of Youngstown and many nieces, nephews and extended family members. In lieu of flowers, Mary's family suggests memorial contributions be made to The American Diabetes Foundation, P.O. Box 15829, Arlington, VA 22215.

ANNE ALICE TALALAI, Z326



Anne Alice Talalai, 90, St. Augustine, FL passed away peacefully on November 8, 2018. She was born in Scranton, PA and had resided here in St. Augustine since 2015, moving here from Tinton Falls, NJ. She was a former model and professional seamstress for the Singer Corporation as well as a homemaker. She was

a member of Our Lady of Good Counsel Catholic Church. Flowers are gratefully declined and those wishing may make a contribution in her memory to the Alzheimers Association, www.alz.org. She is survived by her children, Bob Talalai (Geri), Deborah Smith (Edward) and Anthony Talalai (Stephanie); eight grandchildren; and seven great-grandchildren.

UPDATE ON SAINTS CYRIL AND METHODIUS APPEAL

The Saints Cyril and Methodius Appeal is in its 41st year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations. Today, the Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry.

As of May 30, \$17,616 has been received from 137 donors. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who wishes to contribute to the 2019 Appeal but did not receive a letter in January asking for a donation is asked to fill out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2019 will be credited toward the 2020 Appeal. Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak Fraternal Organizations for cultural, religious and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., Abbot of St. Andrew Svorad Abbey, Cleveland, OH. National President is Reverend Andrew S. Hvozdovic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Epiphany Parish, Sayre, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Pastor of Sacred Heart Parish, Swedesburg, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

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1	41st Annual Saints Cyril and Methodius Appeal
	Name
I	Address
	City
	State Zip
I	Amount \$
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	Rev. Thomas A. Nasta National First Vice President Slovak Catholic Federation
l	Sacred Heart Catholic Church 120 Jefferson Street, Swedesburg, PA 19405
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REPORT OF THE FCSLA

NATIONAL TREASURER

BALANCE SHEET AS OF FEBRUARY 28, 2019

BALANCE SHEET AS OF FEBRUARY 28,	2019	
ASSETS	•	00 070 107
Cash & Short Term Investments	\$	28,679,107
Bonds Preferred Stock		936,725,299 2,201,328
Common Stock		6,999,549
Investment Income Due & Accrued		14,154,374
Property Plant & Equipment, Net		5,099,180
Certificate Loans & Accrued Interest		2,576,254
Other Assets		913,857
TOTAL ASSETS	\$	997,348,947
LIABILITIES		
Life Reserves	\$	298,649,260
Annuity Reserves		569,550,714
Death Claims Payable Unearned Premiums		3,331,200 434,541
Matured Endowments		366,518
Provision for Dividends Payable		1,400,000
Accumulated Dividends & Interest		4,723,396
Accrued Convention Donations		840,000
Provision for Future Conventions		511,032
Asset Valuation Reserve		8,979,700
Interest Maintenance Reserve		1,113,227
Other Liabilities		2,322,999
TOTAL LIABILITIES	\$	892,222,586
Surplus	\$	105,126,361
TOTAL LIABILITIES AND SURPLUS	\$	997,348,947
INCOME STATEMENT		
For the Two Months Ending February 28,	2019	
REVENUE		
Insurance Premiums	\$	591,434
Annuity Premiums		7,835,607
Investment Income		7,805,041
Amortization of Interest Maintenance Reserve		24,827
Rental Income		58,683
Other Revenue		1,747
TOTAL REVENUE	\$	16,317,338
EXPENSE		
Increase in Reserves — Life	\$	(110,740)
Increase in Reserves — Annuity		5,119,296
Insurance Benefits		1,410,995
Annuity Benefits		6,252,303
Commission Expense		204,946
Surrender Benefits		716,670
Post Mortem Benefits Miscellaneous Member Benefits		297,166 8,662
Matured Endowments		52,616
Donation Expenses		7.020
Change in Accrued Convention Donations		42,000
Convention Expenses		22,512
Bank Service Charges		5,228
Data Processing Service Fees		39,593
Accounting Fees		17,804
Actuarial Fees		60,326
Legal Fees Consulting Fees		654
Branch and District Funding		25,698 133,334
Fraternal Activities		11,646
Official Publications		56,861
Scholarship Awards		47,666
Miscellaneous Employee Benefits		88,289
Fees — Directors		27,591
Salaries — Employees		351,126
Salaries — Officers		88,262
Interest Expense Tax Expense		54,673 39,103
Depreciation Expense		39,045
Utility Expense		16,572
Postage and Printing		72,530
Advertising		14,349
Travel Expense		3,361
Insurance Department Fees		15,741
Sales Promotion		26,120
Rental Expense		58,683
Other Expense TOTAL EXPENSE	¢	108,321
IVIAL EAFENDE	\$	15,426,021
Income (Loss) from Operations	\$	891,317
Dividends to Members		211,470
Subtotal Income (Loss)	\$	679,847
Capital Gains (Loss)	-	(181,049)
NET INCOME (Loss)	\$	498,798



Summertime Tocata

SUMMER CORN SALAD

6 ears corn, husked and cleaned 3 large tomatoes, diced 1 large onion, diced ¼ cup chopped fresh basil ¼ cup olive oil 2 tablespoons white vinegar salt and pepper to taste Bring a large pot of lightly salted water

to a boil. Cook corn in boiling water for 7 to 10 minutes, or until desired tenderness. Drain, cool, and cut kernels off the cob with a sharp knife.

In a large bowl, toss together the corn, tomatoes, onion, basil, oil, vinegar, salt and pepper. Chill until serving.

CRAB SALAD

1 pound imitation crab krab meat

1 shallot minced (or red onion)

- 1/2 cup mayonnaise
- 1/2 cup celery minced
- 1/2 teaspoon paprika
- 1/2 teaspoon dill
- 1/4 teaspoon Kosher salt

1/4 teaspoon black pepper

¹/₂ teaspoon Old Bay Seasoning (optional) In a large bowl add all the ingredients

together gently, stirring until well coated. Refrigerate for an hour before serving.

GRILLED THREE-POTATO SALAD

³/₄ lb. (about 3 medium) Yukon gold potatoes
³/₄ lb. (about 3 medium) red boiling potatoes
¹/₃ lb. (about 1 medium) red garnet

- or dark-orange sweet potato, peeled Dressing
- 3 tablespoons white wine vinegar
- 1 tablespoon country-style Dijon mustard ¹/₂ cup oil
- 1 teaspoon salt
- 1/2 teaspoon celery seed
- 1/4 teaspoon pepper
- 1/2 cup sliced green onions

Bring 1½ quarts (6 cups) salted water to a boil in large saucepan or Dutch oven over high heat. Meanwhile, cut potatoes into 1-inch pieces. Add potatoes to boiling water; return to a boil. Reduce heat to medium; simmer 12 to 14 minutes or until almost tender. Drain. Place potatoes in large bowl.

Meanwhile, in small nonmetal bowl, combine vinegar and mustard. With wire whisk, slowly stir in oil until combined. Stir in salt, celery seed and pepper. Add onions; mix well. Add ¼ cup dressing to potatoes; toss gently to coat.

Heat grill. Spread potatoes in grill basket or on sheet of heavy-duty foil with a few holes poked through it. Place basket on gas grill over medium-low heat or on charcoal grill 4 to 6 inches from medium-low coals; cover grill. Cook 7 to 9 minutes or until potatoes are browned, stirring occasionally. Remove potatoes from grill; cool 15 minutes or until lukewarm.

When potatoes are lukewarm, pour remaining dressing over potatoes; toss gently to coat. Serve at room temperature.

BROCCOLI, GRAPE, AND PASTA SALAD

1 cup chopped pecans

- $\frac{1}{2}$ (16-oz.) package farfalle (bow-tie) pasta
- 1 pound fresh broccoli
- 1 cup mayonnaise
- ⅓ cup sugar
- 1/3 cup diced red onion
- ⅓ cup red wine vinegar
- 1 teaspoon salt
- 2 cups seedless red grapes, halved
- 8 cooked bacon slices, crumbled

Preheat oven to 350 degrees. Bake pecans in a single layer in a shallow pan 5 to 7 minutes or until lightly toasted and fragrant, stirring halfway through.

Prepare pasta according to package directions.

Meanwhile, cut broccoli florets from stems, and separate florets into small pieces using tip of a paring knife. Peel away tough outer layer of stems, and finely chop stems.

Whisk together mayonnaise and next 4 ingredients in a large bowl; add broccoli, hot cooked pasta, and grapes, and stir to coat. Cover and chill 3 hours. Stir bacon and pecans into salad just before serving.

WATERMELON SALAD

- 8 cups seedless watermelon, cut into 1-inch cubes
- 3 pounds heirloom tomatoes, cored and cut into 1-inch wedges
- 1 teaspoon kosher salt
- 4 cups arugula (4 oz.)
- 2 clementines, peeled and cut into segments

5 tablespoons extra-virgin olive oil, divided

- 2 tablespoons chopped fresh mint 1½ tablespoons red wine vinegar
- ¹/₂ teaspoon black pepper
- /2 leaspoort black pepper
- 2 ounces goat cheese, crumbled (about ½ cup)

1/2 cup chopped pecans, toasted

Combine watermelon and tomatoes in a large bowl. Sprinkle with salt, and toss gently to combine; let stand 10 minutes.

Combine arugula, clementines, and 1 tablespoon of the oil in a medium bowl, tossing to coat. Add to watermelon mixture, and toss gently to coat. Whisk together mint, vinegar, pepper, and remaining 4 tablespoons oil in a small bowl. Drizzle over watermelon mixture. Sprinkle with goat cheese and toasted pecans, and serve.

ICEBOX CAKE

3 cups heavy cream, cold ¹/₂ cup powdered sugar 1 teaspoon pure vanilla extract

64 Oreo thins or chocolate wafers,

plus more for serving

In a large bowl using a hand mixer (or in the bowl of a stand mixer using the whisk attachment), beat heavy cream, powdered sugar, and vanilla until stiff peaks form.

Spread a very thin layer of whipped cream onto the bottom of an 8" springform pan, then top with an even layer of whole Oreos or cookies. (You should need 16.) Spread more whipped cream on top of cookies and repeat layering process until you have 4 layers of cookies.

Spread a final layer of whipped cream on top. Refrigerate cake until cookies have softened, at least 4 hours and up to overnight.

When ready to serve, garnish with crushed cookies and slice.

STRAWBERRY DAIQUIRI

4 oz. light rum

1/2 cup fresh strawberries 1/2 cup frozen strawberries Juice of 1 lime

sliced lime, for garnish

To a blender, add rum, fresh and frozen strawberries, and lime juice and blend until smooth.

Pour into two glasses and garnish with lime slices.





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.