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Fraternally Yours®

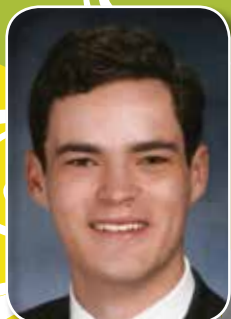
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 105, NO. 11

AUGUST 2019



Congratulations
**FCSLA
SCHOLARSHIP
RECIPIENTS!**



ŽENSKÁ JEDNOTA

Fraternally Yours, ŽENSKÁ JEDNOTA®



ISSN 0897-2958



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

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NATIONAL AUDITORS:
Barbara A. Sekerak, 6312 Elmdale Road,
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bas7535@gmail.com.

Dennis L. Povondra, 102 South Janda Avenue,
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Email: povondra@hcinet.net.

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BEING THERE

- Being there can be lending a hand,
lifting a heavy load.
- Being there can be a smile on a cloudy
day.
- Being there can be a crust of bread
to the poor, giving shelter from the
storm.
- Being there can be a thought,
a blessing, a prayer.
- Being there can be showing support,
and enthusiasm.



- Being there can be listening
quietly while someone else has
something important they'd
like you to hear.
- Being there can be a friendly
hug, or a warm embrace.
- Being there can be expressions,
penned on a page.
- Being there can be the transferring
of a certain glance.
- Being there can be offering your
time.



- Being there can be wiping a tear.
- Being there can be chasing the
moon at midnight.
- Being there can be a whisper, a
word, a soft touch at the right
moment.
- Being there can be a telephone
call, closing the miles.
- Being there can be the gift of
a flower.
- Being there can be teaching
with kindness.
- Being there can be sharing the depth of a powerful silence.
- Being there can be wishing you were somewhere when you must be
someplace else.
- Being there can be taking someone's place when they must be somewhere
else.
- Being there can be just holding hands.
- Being there can be waiting out the tough times.
- Being there can be touching God through the heart, and letting His will
be done.



Dear Friends,

This month simply make an effort to just "be there" for those around you!

Until next month,
Warmly, Carolyn

ŽENSKÁ JEDNOTA

SAINT MAXIMILIAN KOLBE

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

Dear Sisters and Brothers,

When you do any search for Saint Maximilian Kolbe, whether online or the “old-fashioned” way through books, you can see actual photographs of this saint who was born Rajmund Kolbe in 1894 in Poland which was then part of the Russian Empire. When he was 12 years old, his life was strongly influenced by a vision of the Virgin Mary who came to him holding two crowns, one white and the other red. She asked him if he would accept either of the crowns. The white one meant he should persevere in purity; the red that he should become a martyr. Rajmund said he would accept them both.

At the age of 13 Rajmund enrolled at the Conventual Franciscan minor seminary. Three years later he was allowed to enter the novitiate and was given the religious name Friar Maximilian Mary. When he was 20, he made his final vows. He eventually went to Rome where he earned doctorates in philosophy and theology. Maximilian organized the *Militia Immaculata* (Army of the Immaculate One) after witnessing demonstrations against Pope Saint Pius X and Benedict

XV. His goal was to work for the conversion of sinners and enemies of the Church through the intercession of Mary. In 1918, he was ordained a priest and returned to Poland which was now independent. He continued to be active in promoting the veneration of the Immaculate Virgin Mary.

Maximilian taught in Krakow for three years before finding it necessary to take a lengthy leave of absence due to tuberculosis he had contracted earlier. Eventually he ventured into operating a religious publishing press and initiated a devotional monthly periodical. By 1927 he founded a new monastery near Warsaw (*Niepokalanów*) that became a major religious publishing center. With almost eight hundred friars and lay people working there for the purpose of promoting devotion to Mary, it became known as the “City of the Immaculate.”

What followed over the next several years were missions to East Asia, including Japan and India. Poor health forced Maximilian to return to Poland in 1936, where he then started a radio station. Shortly after, World War II began with the invasion of Poland. Maximilian was one of the few brothers who remained in the monastery where he organized a temporary hospital. When his town was captured, he was arrested and sent to prison but released three months later. Upon his release he continued work at his friary, where he and other friars provided shelter to refugees, including hiding 2,000 Jews from German persecution. The monastery continued to act as a publishing house, issuing many anti-Nazi German publications. On 17 February 1941, the monastery was shut down by the German authorities. That day Maximilian and four others were arrested by the German Gestapo and imprisoned. On 28 May, he was transferred to Auschwitz as prisoner 16670. Maximilian continued to act as a priest while there. As a result he was subjected to violent harassment that including beatings and lashings.

At the end of July 1941 a prisoner managed to escape from the camp. In an effort to discourage further attempts at escape, ten men were chosen to face death by starvation. Although Maximilian was not chosen, he volunteered to take the place of a young man who had a family. After the ten prisoners had been starved and deprived of water for two weeks, only Maximilian remained alive. The guards then gave him a lethal injection of carbolic acid. It is said he raised his left arm and calmly waited for death. He died on 14 August 1941. His remains were cremated on 15 August, the feast day of the Assumption of the Blessed Virgin Mary. He was beatified in 1971, the first Nazi victim to be proclaimed blessed by the Catholic Church. His canonization followed in 1982. The young man whose place he took survived Auschwitz and was present at both the beatification and canonization of Saint Maximilian Kolbe.

Saint Maximilian Kolbe is often depicted in a prison uniform and with a needle being injected into an arm. He is the patron saint of drug addicts, prisoners and pro-life. *Saint Maximilian, pray for us and help us to be instruments of Mary Immaculate.*

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.

Message from our National President

CYNTHIA M. MALESKI



Dear fellow members,

Again, our August issue of *Fraternally Yours* showcases our annual traditional scholarship winners. We present to you these winners who are members and have demonstrated through their scholarship materials the fine attributes of academic standing, service to church and community and involvement in their schools. First Catholic

Slovak Ladies Association has awarded scholarships since 1954. This year, we provided for 248 awards to college, post graduate, high school, grade school and vocational and trade schools. In total, \$267,500 was

designated from operating funds, and \$10,500 designated from our new Anna Hurban Scholarship Fund.

This year, we are also pleased to announce the Florence Hovanec Memorial Award and the John and Geraldine Gaydos Award, due to generous donations of the Hovanec and Gaydos families. Thank you again to the Hovanec and Gaydos families!

Through our merged partners, other opportunities may also be available from time to time. They are brought to the attention of all members in our magazine. Our winners this year from PUNA and PWAA Youth Scholarship Programs (our members in our Z and U branches) will be highlighted in our September, 2019 issue.

We congratulate ALL of our member students during their student years as they move from year to year in their academic journey. To all of them, please keep in touch with us so we may continue to announce significant landmark events in your lives!

May God continue to bless you in your life's journey!

Cynthia M. Maleski
National President

The 4th Battle of Monte Cassino in Words and Images

This year marks the 75th anniversary of the Battle of Monte Cassino. To commemorate this historic event visit a website created by our member Alex Kurczaba, Ph.D. (Z221), Saint Xavier University, Chicago.

"The 4th Battle
of Monte Cassino
in Words and
Images."

[www.thecn.com/
ak755](http://www.thecn.com/ak755)



Lehigh Valley Iron Pigs Baseball Game 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 ~ \$25.00 NON MEMBERS

Call Michele Mrazik Grasso at 610-762-1973 for more details.

FCSLA Accepting Applications for National Sales Manager

Due to the future retirement of National Sales Manager, Albert E. Heiles, Jr., CLU, ChFC, AEP, FIC, LUTCF, the First Catholic Slovak Ladies Association is accepting applications from qualified individuals to prepare for succession planning. The successful candidate will possess previous life insurance sales experience and demonstrated sales management experience to include knowledge of life insurance and fixed annuity products, recruiting expertise in attracting non captive, independent, insurance professionals, budgeting and sales promotions as well as previous senior leadership positions in the life insurance industry. The successful candidate is expected to work from the home office in Beachwood, Ohio. Appropriate higher education (BS/BA, MBA) as well as industry designations are preferred. Interested candidates should submit their resume along with a cover letter to Cynthia Maleski, FCSLA National President/CEO, 24950 Chagrin Boulevard, Beachwood, Ohio 44122 or to cynthia@fcscla.com.



This year, FCSLA conducted its first Flag Day ceremony. Driven by National President Cynthia M. Maleski, and organized by Head of Human Resources Karen Jakubowski, it became a team effort quickly as momentum and excitement built! Kelly Shedlock took photos, Regina Komara suggested the TV coverage, Jean Buday organized a special treat for our guests, and Steve Hudak arranged for flag retirement.



MATCHING FUNDS ACTIVITIES

Branches Z043, Z114, Z211, Z821 & Z822

Fashion Swap for Charity



Teresa Mirabella, President of the Anawim Shelter for Women gratefully accepts FCSLA Matching Funds check from Bo Padowski, Vice-President of Branch Z211 in the future Chapel of the Shelter.

On Saturday, April 27, 2019 Branches Z043, Z114, Z211, Z821 and Z822 sponsored a Treasure Swap Clothing Party and Art Sale for Charity. Branch Z211 hosted this event that was held at the American Legion Civic Center in Morton Grove, IL.

Approximately 40 members and friends attended, bringing gently used and new women's clothing, accessories and home accents. For each item donated, the attendee could select an

item of their choice to add to their closet, with the items remaining being donated to the Anawim Shelter for Women that is due to open their doors this Fall, in Chicago, IL.

Through the generosity of all, 130 pieces of lovely clothing and accessories were donated to the Shelter. In addition, a couple of our talented artists from Branch Z822 had a sampling of their artwork on display for sale and donated half of the proceeds to the Shelter.



Antoinette Trela and Bo Padowski with Teresa Mirabella surrounded by the clothing donated at the Swap.

To add to the festivities, during the course of the afternoon, traditional Polish "kanapki" (sandwiches) were served, along with other refreshments, all generously provided by the branches and individual members.

As this event had been approved as a FCSLA Matching Funds Project, after all required paperwork was submitted, a check in the amount of \$600 payable to the Anawim Shelter for Women was issued by FCSLA Headquarters. Branch Z211 officers, Bo Padowski and Antoinette Trela personally delivered the clothing and check for presentation to Teresa Mirabella, President of Anawim, who was extremely grateful for these gifts and our continued support of those less fortunate within the Polish community in Chicago.

Our thanks to all who attended, to the branches for underwriting the event and to FCSLA National Office for having the Matching Funds Program, which enabled us to double our donation to this worthy charitable foundation.



Representatives from Z Branches 114, 211, 693 & 822 worked together to make this a success for the benefit of those less fortunate.



Shoppers browsing at the Fashion Swap looking for "hidden treasures" to take home.

2019 SLOVAK FESTIVAL

Sponsored by The Cleveland Slovak Radio Club

Sunday, September 1, 2019

12 Noon to 8:00 P.M.

Admission \$5.00 at the Door

St. Anthony of Padua Church Hall

6750 State Road, Parma, OH

- Slovak Food • Beer (Pivo) • Pastries • Dancing
- Face Painting • Balloon Twister • Magician

Entertainment: Anthony Culkar Band

Mike Wojtila Band – Ralph Szubski

For information call Karin Scally at 440-213-8552

2019 PHOTO CONTEST

Contest Eligibility:

- Must be a FCSLA member age 16 and older
- If you submit an entry and you are not a member your entry will not be considered.
- Member must be the one that took the photo.

Deadline:

- Friday, September 13, 2019
- Please mail entries to: FCSLA Fraternal & Youth Director
24950 Chagrin Blvd., Beachwood, OH 44122-5634

Contest Rules:

- Limit of ONE entry per member
- Photo may be in color or black & white
- Photo size 4x6, un-mounted (no touch-up or computer enhanced photos permitted)
- Must be on photo paper
- Your photo must be accompanied by the Entry Form below AND you must list a category and title (copy of entry form is acceptable)
- If you submit a scenic photo, no people should be in the photo.
- Previous winning photos are not eligible.

DO NOT WRITE ON THE FRONT or BACK OF THE PHOTO!

Categories:

- Animals
- Architecture
- Flowers / Gardens / Trees
- Lakes / Mountains / Waterfalls
- Skies / Sunsets / Tropical
- Misc. - Nature

Prize list for each Category:

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

Bonus:

Winners photos will be published in a future issue of Fraternally Yours Magazine, on the FCSLA website and Facebook page.

Good Luck!

FCSLA 2019 PHOTO CONTEST ENTRY FORM

PLEASE PRINT — DEADLINE: September 13, 2019

Name _____ Age _____ Branch # _____

Complete Mailing Address _____

E-mail Address _____

Category _____ Title of Photo _____

Where & where was your photo taken? _____

Brief Description _____

Mildred Budjac Dudek Celebrates 97th Birthday

Mildred Budjac Dudek of Branch J334 Milwaukee, WI, celebrated her 97th birthday with her family on April 18, 2019.

Mildred was surrounded with family, all members of FCSLA. Pictured from left to right, Nico DiBuduo, great-grandson, Patricia Dudek Bertram, daughter, Lola DiBuduo, great-granddaughter, Mildred, center, Ava Whaley, great-granddaughter, Mia DiBuduo, great-granddaughter, Maci Whaley, great-granddaughter and Frank Dudek, son.

Mildred still enjoys working in her spacious yard, and visiting her favorite local casinos.



Annual Legislative Luncheon

Pennsylvania Fraternal Alliance hosted their Annual Legislative Luncheon at the Pennsylvania State Capital. The representatives from the PFA fraternal societies greeted the State Representatives and emphasized the important philanthropic outreach the fraternal system affords the residents of the Commonwealth. Virginia Holmes, Trustee; Barbara Waller, Trustee; Dorothy Urbanowicz, Auditor and Larry Golofski, Director were representatives from the FCSLA.



The Board of Directors of the Pennsylvania Fraternal Alliance pictured with Pennsylvania Lieutenant Governor John Fetterman: front row, 1st from left is Virginia Holmes. Back row, 2nd from left is Larry Golofski. Back Row Center – Lt. Gov. John Fetterman.



L-R: FCSLA Board Members are pictured with Representative Eddie Day Pashinski, member of the 121st District, Chairman of the Agriculture & Rural Affairs Committee are (L-R) Virginia Holmes, Dorothy Urbanowicz, Larry Golofski, Representative Pashinski, and Barbara Waller.

FCSLA NATIONAL PRESIDENT CYNTHIA MALESKI ANNOUNCES THE NEW 2019

Branch 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 or 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

FCSLA 42nd Quadrennial Convention

Tampa Marriott Waterside Hotel & Marina

Tampa, Florida — October 3-6, 2019



IN MEMORIAM

John "JJ" Jay Sims, S172



John "JJ" Jay Sims, Jr., 16, of Larksville, PA died August 29, 2018, in Children's Hospital of Philadelphia after a long courageous battle with a rare autoimmune disease. He was a strong and brave warrior who fought hard against this awful disease. Born in Kingston, he was the son of John and Mary Sims, of Larksville and attended West Side Vocational Technical School, studying in the Automotive Mechanics Program.

JJ loved the outdoors, enjoyed hunting and his passion was fishing. He had a strong faith in God, praying for others and always grateful, thanking God for everything despite what he endured. Jay loved his siblings and was first to help others in need. He will be sadly missed by many friends and family. Jay was strong when he was weak and brave when he was scared. He has gone way too soon and will forever hold a place in our hearts. Left to cherish his memory, in addition to his parents, are his siblings, Brianna Sims; Abigail Sims and Stanley Sims, all of Larksville; maternal grandparents, Helen and Michael Bacumpas and paternal grandmother, Mary Sims; aunts, Donna Roman, Kim Wynne, Holly Sims, Muriel Sims; uncles, Robert Sims, Stanley Sims, Joey Sims and Peter Bacumpas; great-uncle and aunts, Walter and Kathy Sims and Kathy Bacumpas and many cousins and friends.

Larry V. Kulhamer, S230



Larry V. Kulhamer, 67, and lifelong resident of Whitehall, PA passed away on August 29, 2018, surrounded by his loving and dedicated family. Born in Allentown, he was a son of Marion D. (Lindenmuth) Kulhamer, and the late Vincent P. Kulhamer who died in 2010. Larry was a professional driver for PennDOT for many years, retiring in 2012. Earlier in life he worked in the 5C plant of Mack Trucks. A life member of Woodlawn Fire Co. and Fullerton Fire Co. #1,

he was a devoted Phantoms, Flyers, and Nascar Fan. Survivors include beside his Mother; daughter Jenna L. Pettinelli and her husband Michael; son Derek T. Kulhamer and his wife Amanda; 3 grandchildren, along with an expected blessing in February; brother John Kulhamer and his wife Nicolina; along with many cousins, aunts, uncles, and extended family. He was good friend to many, and will be missed. Memorial contributions may be presented in Larry's name to Saint Luke's Hospice, Development Office, 801 Ostrum St., Bethlehem, PA 18015.

Francis J. Novacek, W032



Francis "Frank" Novacek passed away October 5, 2018. Frank was born September 1931, in Dwight, NE, to John and Mary Novacek. He graduated from Dwight High School, and the University of Nebraska with a degree in business administration. He married Cecilia Zimmerer at Lindsay, TX, on August 26, 1967. They had two children, Janice and Robert Novacek, both deceased. Frank served in the U.S. Army during

the Korean War. He worked as an accountant and investigator for the USDA, in the Packers and Stockers Division where he retired from in 1998. Frank was a member of Council 14679 Knights of Columbus and an active 5K runner. He is survived by his wife of 51 years, Cecilia; brother, Alfred Novacek of Portland, OR; brother-in-law, Al Kudlacek (Irma) of Geneva, NE; five nephews and three nieces, Frank also had many other relatives and friends, that loved and cared for him greatly. Memorials may be made to the St. Patrick's Debt Reduction Fund and to the St. Peter's Cemetery Fund.

Mary C. Masley, S424



Mary C. (Starry) Masley, 88, of West Homestead, PA passed away on November 7, 2018. She was the daughter of the late Peter and Mary Starry of New Alexandria, PA; a loving mother of Andrea (Ed) Szczypinski of Shaler Township and Marilyn (Bob) Rosol of Bellevue; cherished grandmother of Ed (Megan Schultz) Szczypinski and Jeff Szczypinski, all of Columbus, OH. She was also the aunt of Andy (Janet) Fenus and Steve (Diane) Fenus and the late Shirley (late Leo) Thomas. For many years, Mary and her husband Andy were fans who followed the Trel Tones Polka Band throughout Western PA. Also surviving are numerous nieces and nephews and great-nieces and great-nephews. In lieu of flowers, donations may be made to the family or to St. Maximilian Kolbe Church in Homestead, PA.

HURRY LAST CHANCE!

Deadline is 8/31/19

GUARANTEED ISSUE LIFE INSURANCE

an offer designed to benefit **YOU** - regardless of insurability.

BENEFIT INFORMATION:

- You are pre-approved
- No health questions
- No medical exam
- Guaranteed acceptance (you can't be turned down)
- Normal rate - no extra premium for health conditions

HOW TO APPLY!

- Complete the application you previously received
- Select the coverage amount desired or if you would prefer a lower coverage amount call the New Business Department
- Return the completed application and your premium check in the envelope provided
- The application and check must be received in the National Office by 8/31/2019
- Only one (1) application per member will be accepted
- If you accept this offer, it does not alter your existing coverage

Questions regarding this offer should be directed to the New Business Department at 1-800-464-4642, x1062 or by emailing NewBusiness@fcsla.com.

Members residing in Mississippi, New Hampshire and countries outside the United States of America are not eligible. Other state and current policy restrictions may apply. Members in New York and California may be eligible at a later date. This is non-transferable. No commission is payable on accepted offers.

FCSLA Announces 2019-2020 Scholarship Awards



Kelly Shedlock

This issue of Fraternally Yours is one of the most, if not the most, anticipated issue of the year. It is my privilege as your Fraternal & Youth Director to present to all of you our members who are the recipients of our 2019-2020 Scholarship Awards.

The FCSLA Scholarships are “one” of the most generous annual benefits our association offers to our membership. This year, \$278,000 was awarded to members of the Association. We believe that education is vital in the development of our future generations. We are proud of each and every one of our members who applied this year and thank them for participating in our scholarship program. If you did not receive a scholarship this year, please consider submitting an application next year. Information about next year’s program will be available on our website and in Fraternally Yours later this fall.

Congratulations to all our winners! Our wish to all the recipients and applicants is for your future to be filled with success and happiness! We are proud to have you as our members.

Kelly Shedlock

Fraternal and Youth Director

Vocational- Technical Trade Awards \$1,250 Each



MICHAEL D. COUFAL
David City, NE
Northwest
Community College
Branch W184



GREGORY J. FLACK
Malcolm, NE
Southeast
Community College
Branch W055



JACKSON R. LUKES
Fort Atkinson, IA
Northeast Iowa
Community College
Branch W033



BRENDAN J. NEUMAN
Cinnaminson, NJ
Mercer County
Community College
Sr. Branch 172



GRACIE E. SCHMITT
Spillville, IA
Northeast Iowa
Community College
Branch W033

College Graduate Awards \$1,750 Each



THERIN JO BAUM
Lincoln, NE
University of Nebraska
Medical Center
Branch W080



KATIE M. CALLAHAN
New Castle, PA
Slippery Rock University
Sr. Branch 153



CLARISSA M. CARVER
Fort Collins, CO
Colorado State University
Sr. Branch 9



MICHAEL J. CHIZEK
Clear Lake, IA
University of Iowa
Branch W051



KATHERINE McCAULEY
Washington, DC
American University
Sr. Branch 74

College Senior Awards

\$1,250 Each



KATHERINE CHLYSTA
Hudson, OH
Walsh University
Branch SZJO



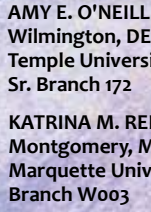
JACQUELYN MISENCIK
Avon, OH
University of Cincinnati
Sr. Branch 524



RYANN MARITA ADAM
Bloomington, IN
Indiana University
Sr. Branch 452



ELIZABETH M. DAHLIN
Playa Del Rey, CA
Loyola Marymount University
Sr. Branch 262



AMY E. O'NEILL
Wilmington, DE
Temple University
Sr. Branch 172



TYLER RAY BAILEY
Poca, WV
West Virginia University
Sr. Branch 200



FRANCESCO J. DeMAYO III
Chapel Hill, NC
University of Pennsylvania
Sr. Branch 161



LAURA M. REZAC
Renner, SD
University of South Dakota
Branch W109



EMILY JANE BOBEK
Amherst, OH
Duquesne University
Sr. Branch 114



LAUREN E. GETZ
Youngstown, OH
Youngstown State University
Sr. Branch 156



MARK ALLEN SCHULER
New Middletown, OH
Youngstown State University
Sr. Branch 161



REBECCA JEAN CURRY
McKeesport, PA
Kent State University
Sr. Branch 107



JOSHUA W. HERMES
Hutchinson, KS
University of
Missouri-Kansas City
Branch W133



LAUREN SERRANO
Chandler, AZ
Creighton University
Sr. Branch 81



MARY M. DUCAJ
Springfield, IL
Saint Mary's College
Branch SZJO



JOHN M. KASCHKE
Streator, IL
Southern Illinois University
Sr. Branch 66



REBEKAH R. SHINDELAR
Waucoma, IA
Saint Catherine University
Branch W033



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University of Oregon
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Connellsville, PA
Carnegie Mellon University
Sr. Branch 44

KRISTEN M. URASEK
Maple Heights, OH
University of Cincinnati
Sr. Branch 522

College Junior Awards

\$1,250 Each



NICHOLAS R. BUELL
Munster, IN
Purdue University
Sr. Branch 452



CONNOR J. ECKERT
Center Valley, PA
Jacksonville University
Sr. Branch 172



LUCAS A. FELTZ
Decorah, IA
University of Northern Iowa
Branch W033



LILLIE B. KACMAR
Macon, MO
University of Missouri-Kansas City
Sr. Branch 289



EVAN EROL KILKI
El Cajon, CA
Washington State University
Sr. Branch 481



JOHN T. KUCHTA
Fort Myers, FL
Florida State University
Sr. Branch 233



MELISSA L. MacKAY
Highland Heights, OH
Slippery Rock University
Sr. Branch 176



NICOLE L. MALKOVITS
Youngstown, OH
Youngstown State University
Sr. Branch 161



ALLISON C. MESKO
Bethlehem, PA
University of Pittsburgh
Sr. Branch 89



DANIELLE N. METCALF
Cleveland, OH
Ohio University
Sr. Branch 1



ERIN M. NEUPAUER
Allentown, PA
Seton Hall University
Sr. Branch 319



MEGHAN A. NOVOTNY
Chantilly, VA
James Madison University
Sr. Branch 114



KAITLYN N. SCHUTT
Fremont, NE
University of Nebraska- Kearney
Branch W013



HANNAH C. SCHWAGER
Kettering, OH
Xavier University
Sr. Branch 156



CATHERINE A. SIMEO
Glen Ellyn, IL
Illinois State University
Sr. Branch 090



JORDAN M. STUBER
Cortland, OH
Kent State University
Branch SZJO

College Sophomore Awards

\$1,250 Each



DAVID ALBERIGI III
West Wyoming, PA
Temple University
Sr. Branch 350



CARLIE J. BENES
Valparaiso, NE
Iowa Western Community
College
Branch W187



GERALDINE E. BERKEMEIER
Jackson, MI
Purdue University
Sr. Branch 81



JARED R. BURKHARDT
Marion Center, PA
Indiana University
of Pennsylvania
Sr. Branch 140



RACHAEL D. CHRISTY
Quakertown, PA
St. John Fisher College
Sr. Branch 38



BRYNN N. DELVECCHIO
Northampton, PA
Northampton Community
College
Sr. Branch 484



TAYLOR L. DePROFIO
Mineral Ridge, OH
Youngstown State University
Sr. Branch 30



SARAH N. FULLARD
Pittsburgh, PA
California University of PA
Sr. Branch 424



RACHAEL M. FUNTAL
Finleyville, PA
Robert Morris University
Sr. Branch 88



CARLEY E. GILES
Jordan, MN
Winona State University
Branch W056



GREGORY S. GLOVA
Beachwood, OH
University of Pennsylvania
Sr. Branch 522



MACIE E. HANWAY
Lincoln, NE
University of Nebraska-
Lincoln
Branch W184



ASHLEY R. KES
Lonsdale, MN
Minnesota State University-
Mankato
Branch W056



COURTNEY N. KINNANE
Winfield, IL
Furman University
Sr. Branch 421



ALEXANDRA K. KOONTZ
Warsaw, IN
Valparaiso University
Sr. Branch 81



MARY E. LARSON
Forest Hill, MD
High Point University
Sr. Branch 452



JOSEPH T. LEGIN
Gahanna, OH
Wilmington College
Sr. Branch 218



RACHEL L. MARTIN
Crown Point, IN
Indiana University
Sr. Branch 289



MEGHAN R. MCGORRY
Orefield, PA
Muhlenberg College
Sr. Branch 410



GRACE L. MILLER
Cedar Rapids, IA
Iowa State University
Branch W045



JAREN J. ORTMEIER
North Bend, NE
Northeast Community
College
Branch W008



JARED T. PAVLOVICH
Carlisle, PA
Messiah College
Sr. Branch 417



MATTHEW N. PEHALA
Dallas, PA
Marywood University
Sr. Branch 172



MARK WILLIAM PETRO
Brecksville, OH
University of Cincinnati
Sr. Branch 481



SAMUEL W. PULLEN
Milan, OH
University of Akron
Sr. Branch 10



ABIGAIL C. ROUSSEAU
Saint Paul, MN
University of Minnesota-
Rochester
Branch W056



BAYLEE J. RUBY
Treyner, IA
University of South Dakota
Sr. Branch 627



ELLIE C. SCHMIDT
Glencoe, MN
University of North Dakota
Branch W049



COURTNEY N. SMITH
Kent, OH
Bowling Green
State University
Sr. Branch 422



TYLER S. STEIGERWALT
Lehigh, PA
Pennsylvania State University
Sr. Branch 140



KATELYN J. STICHA
Lonsdale, MN
University of St. Thomas
Branch W056



AUTUMN M. TORDAY
Uniontown, OH
University of Akron
Sr. Branch 156



THERESA A. TVRDY
Wahoo, NE
Concordia University
Branch W026



CATHERINE M. VAZZANA
Berea, KY
University of Notre Dame
Sr. Branch 221



LIZABETH A. WEWEL
Gretna, NE
Grand Canyon University
Branch W016



BRIDGET M. BOBOVNYIK
Youngstown, OH
Youngstown State University
Sr. Branch 169



KASEY C. BRABEC
Schuyler, NE
University of Nebraska-
Lincoln
Branch W080



HANNAH L. BRAUN
West Bend, WI
Benedictine College
Sr. Branch 376



PAUL J. BRAUN
Fort Wayne, IN
Purdue University
Sr. Branch 180



TARAS M. BUTRIE
Grand Blanc, MI
Iowa State University
Sr. Branch 140



BROOKE R. CHANDLER
New Middletown, OH
University of Akron
Sr. Branch 161



BRYCE E. DANGLER
Yankton, SD
South Dakota University
Branch W093



LYDIA M. DELKAMILLER
Omaha, NE
Creighton University
Branch W080

JOSHUA P. DIETRICH
York, PA
Harrisburg Area Community College
Sr. Branch 410



GRACE K. DVORAK
Dodge, NE
University of Nebraska-
Kearney
Branch W008



MEGANNE L. EVANS
Youngstown, OH
Youngstown State University
Sr. Branch 030



COLTER J. FULTON
Nebraska City, NE
University of Nebraska-
Omaha
Branch W191

College Freshman Awards \$1,250 Each



MARISSA C. GORDON
Youngstown, OH
Kent State University
Sr. Branch 161



REBECCA M. JAYNES
Warren, PA
Christendom College
Sr. Branch 464



DIRK J. LOCASCIO
Bartlett, IL
Purdue University
Sr. Branch 66



ALEX M. GRABOWSKI
Harrison City, PA
Pennsylvania State University
Sr. Branch 277



CONNER J. JOHNSON
Fremont, NE
University of Nebraska-
Lincoln
Branch W187



JACOB T. LOWE
Dysart, IA
Iowa State University
Branch W130



SARAH A. HOOD
Summit Hill, PA
Hillsborough Community
College
Sr. Branch 140



LEAH P. JOHNSON
Garner, IA
Iowa Central Community
College
Branch W051



**CATHERINE F. McCOMAS-
BUSSA**
Shakopee, MN
Northland College
Branch W001



GRACE A. HOULE
Las Vegas, NV
University of Nevada-Reno
Branch W093



KATELYN M. KANE
Toledo, OH
Lourdes University
Sr. Branch 88



MEGHAN E. McKEOGH
Hiram, OH
Hillsdale College
Sr. Branch 555



BRADY J. HUNKER
Mount Pleasant, PA
Grove City College
Sr. Branch 44



JENNA N. KISH
Poland, OH
Youngstown State University
Sr. Branch 344



MILA R. MEDVEC
Sharon, PA
Butler Community College
Sr. Branch 153



ARIANNA IOSUE
Chagrin Falls, OH
Ohio State University
Sr. Branch 555



RYAN M. KOLESAR
Olmsted Township, OH
University of Akron
Branch SZJO



MEGAN R. MENKE
Shakopee, MN
Drake University
Branch W056



SIMON MATTHEW JARONSKI
Springdale, PA
Duquesne University
Sr. Branch 313



PATRICK E. KOVACH
Charleroi, PA
West Virginia University
Sr. Branch 88



LUKE W. MERKOVSKY
North Huntingdon, PA
Pennsylvania State University
Sr. Branch 433



CHRISTINA A. JAVORKA
Lansing, IL
Ohio State University
Sr. Branch 258



VANESSA P. KREMPASKY
Schnecksville, PA
Kutztown University
Sr. Branch 484

ALYSSA M. MINERD
McKEESPORT, PA
Indiana University of Pennsylvania
Sr. Branch 200



KENNETH J. MISIK
Youngstown, OH
Youngstown State University
Sr. Branch 344



BARRY S. MORTICHESKY III
Fresno, CA
Carnegie Mellon University
Sr. Branch 88



HELEN E. NEUZIL
Calmar, IA
Iowa State University
Branch W033



PATRICK D. O'BRIEN
Scotch Plains, NJ
Rutgers University-
New Brunswick
Sr. Branch 44



JUSTIN C. PELIC
Mount Pleasant, SC
University of Florida
Sr. Branch 161



ELISE A. PERSICKETTI
Manhattan, IL
Merrimack College
Sr. Branch 53



PAUL J. RAGAN
Trafford, PA
Saint Vincent College
Sr. Branch 519



JUSTIN P. REDING
Garner, IA
University of Iowa
Branch W051

CAMERON J. SAPOLA
Connellsville, PA
Seton Hill University
Sr. Branch 44



MATTHEW J. SCHEIBER
New Eagle, PA
Waynesburg University
Sr. Branch 88



MARIA T. SCHENSE
Leesburg, VA
University of Virginia
Sr. Branch 615



JOHN PAUL SCHIRGER
Grafton, WI
University of Wisconsin-
Oshkosh
Sr. Branch 184



HANNAH C. STEVENS
Norman Park, GA
Abraham Baldwin
Agricultural College
Sr. Branch 13



JOSHUA T. SVOBODA
Kansas City, MO
Truman State University
Branch W130



REBECCA M. TRENTIN
Greensburg, PA
Indiana University
of Pennsylvania
Sr. Branch 262



RANDALL SUZANNE TRIPKA
Palm Harbor, FL
University of North Florida
Branch SZJO



ALEXA M. TUMIDALSKY
Chesterton, IN
Illinois Institute
of Technology
Sr. Branch 81



ANNA M. TURNER
Woodway, TX
Texas A&M University
Branch W077



THOMAS J. UNGVARSKY
Cinnaminson, NJ
Rutgers University
Sr. Branch 172



MORGAN E. WEAVER
Windber, PA
University of Pittsburgh
Sr. Branch 182



CHRISTINA S. WESTLAKE
Toronto, OH
Franciscan University
of Steubenville
Sr. Branch 397



MITCHELL R. YOSTEN
Clarkson, NE
Bryan College
of Health Sciences
Branch W006



LAUREN I. YOUNG
Monroe Township, NJ
Seton Hall University
Branch SZJO

Florence Hovanec Memorial Award

\$1,000



DANIEL G. BALAS
Sugar Notch, PA
Holy Redeemer High School
Jr. Branch 362



BENJAMIN A. POHOVEY
Indianapolis, IN
Roncalli High School
Sr. Branch 301



ANTHONY J. LEOMBRUNO
Canfield, OH
Ursuline High School
Sr. Branch 344



ALEXA GABRIELLE SEBEK
West Newton, PA
Greensburg Central
Catholic School
Sr. Branch 44



CHARLES J. SOUSEK
Ceresco, NE
Bishop Neumann High School
Branch W017



JAMES D. WEIL
Buffalo, NY
Cardinal O'Hara High School
Sr. Branch 630



ANASTACIA M. VIAU
Baltimore, OH
William F. Fisher Catholic
High School
Jr. Branch 192

High School Senior Awards

\$1,000 Each



CHRISTIAN J. BLAZES
Hagerstown, MD
Heritage Academy
Sr. Branch 615



RYAN N. BRADY
Shaker Heights, OH
Hathaway Brown School
Sr. Branch 522



CLOELIA L. BRAUNSTROTH
Wahoo, NE
Bishop Neumann Catholic
High School
Branch W055



SOPHIA R. LESKANICH
Streator, IL
Marquette Academy
Sr. Branch 66



CAROLYN ELIZABETH OLIVER
Millersville, MD
Archbishop Spalding
High School
Sr. Branch 140

High School Junior Awards

\$1,000 Each



CLAIRE E. BULIC
Rocky River, OH
Magnificat High School
Jr. Branch 374



KELCI C. KUREN
Wilkes-Barre, PA
Holy Redeemer High School
Jr. Branch 362



MATTHEW M. LALLY
Rocky River, OH
St. Ignatius High School
Jr. Branch 374



BLAINE M. LAMMERS
Hartington, NE
Cedar Catholic High School
Branch W093

High School Sophomore Awards

\$1,000 Each



TIMOTHY P. ALLSHOUSE
Clarksburg, PA
The Kiski School
Jr. Branch 157



JOSHUA J. BEBLAR
Johnstown, PA
Bishop McCort Catholic
High School
Jr. Branch 364



NICHOLAS B. GAYDOS
Irwin, PA
Greensburg Central Catholic
High School
Jr. Branch 112



ALINA M. GUTH
Easton, PA
Bethlehem Catholic High
School
Jr. Branch 211



CARTER D. MALINA
Prague, NE
Bishop Neumann High School
Branch W013

AUBREY A. NOVACEK
David City, NE
Aquinas Catholic School
Jr. Branch 540



BENJAMIN A. PRANTL
Colorado Springs, CO
Fountain Valley School
Branch W008



ANNA M. SAKO
Justice, IL
Nazareth Academy
Jr. Branch 39



JAKOB R. SCHMIT
Pleasant Dale, NE
Pius X High School
Branch W184



PATRICK EDWARD ZANONI
Narberth, PA
Roman Catholic High School
Jr. Branch 334

High School Freshman Awards \$1,000 Each



LEAH CHRISTINE BAJNOK
Newton Falls, OH
John F. Kennedy Catholic
School
Jr. Branch 529



SYDNEY RENEE BEAGLE
Baltimore, OH
Fisher Catholic High School
Branch JH00



JAMES JOSEPH DAPP
Carmel, IN
Brebeuf Jesuit Preparatory
School
Jr. Branch 504



GEORGE L. GONET
North Roylton, OH
Padua Franciscan High School
Jr. Branch 386



HOPE ROSE HEINLE
Cleveland, OH
Padua Franciscan High School
Jr. Branch 386



ELIZABETH FRANCIS HORNICK
Lenexa, KS
St. James Academy
Jr. Branch 176



PATRICK JOHN ROWEN
Pewaukee, WI
Marquette University
High School
Jr. Branch 130



ANDREW T. SABOL
Independence, OH
St. Ignatius High School
Jr. Branch 14



HANNAH J. THULIN
Weston, NE
Bishop Neumann High School
Branch W013



COOPER L. WEITZEL
Fremont, NE
Archbishop Bergan Catholic
School
Branch W017

John & Geraldine Gaydos Award \$750



KAYLEE M. STEVENS
Fountain Hills, AZ
St. John XXIII Catholic School
Jr. Branch 58

8th Grade Awards \$750 Each



JOSIAH BREZINA
Bellwood, NE
Aquinas Catholic School
Jr. Branch 540



LUCIA N. DRAINE
Prior Lake, MN
St. Michael Catholic School
Branch W001



BRANDON M. McCALL
Council Bluffs, IA
St. Albert Catholic School
Jr. Branch 533



ANNA LISA R. NOVAK
Cleveland, OH
St. Michael Catholic School
Jr. Branch 529



VINCENT ALBERT PEZZUTO
Youngstown, OH
St. Rose School
Jr. Branch 29



CHRISTOPHER K. PODGORNI
Chicago, IL
St. Jane De Chantal School
Jr. Branch 322



DAVIS ALLEN ROBE
Cedar Rapids, IA
Regis Middle School
Branch W137



CONNOR J. SKLUZACEK
Montgomery, MN
Holy Redeemer School
Branch W056



JUSTIN M. METZ
Pittsburgh, PA
St. Louise De Marillac School
Jr. Branch 342



MARTIN J. MEYER
Torrance, PA
Christ the Divine Teacher
School
Jr. Branch 202



ANNA M. RICE
Omaha, NE
St. Bernadette Catholic
School
Branch W018



MARIE R. SPISHOCK
Cleveland, OH
Holy Family Catholic School
Jr. Branch 453



JACK THOMAS WHITE
Cranberry Township, PA
Blessed Francis Seelos
Academy
Jr. Branch 192

JONATHAN R. PYTLIK
Brainard, NE
Aquinas High School
Branch W016



WILLIAM J. ROME
Danville, IL
Schlarman Academy
Jr. Branch 308



LEAH M. SHUTIC
Painesville, OH
Our Shepherd Lutheran
School
Jr. Branch 198



CAMERON C. STRINGFELLOW
Austin, TX
St. Ignatius Martyr Catholic
School
Jr. Branch 077



JACK S. VANSLYKE
Wahoo, NE
St. Wenceslaus Catholic
School
Branch W013



COLIN N. ZUROSKE
Omaha, NE
St. Wenceslaus School
Branch W018

7th Grade Awards \$750 Each



CHRISTOPHER E. FAKULT
Twinsburg, OH
St. Rita School
Jr. Branch 386



JILLIAN R. JOHNSON
Wahoo, NE
Bishop Neumann School
Branch W026



ANDREW J. MEDUNA
Colon, NE
Bishop Neumann Jr. & Sr.
High School
Branch W013

6th Grade Awards \$750 Each



CATHERINE ROSE FLANNERY
Harrisburg, PA
St. Catherine Laboure School
Jr. Branch 362



MAKAYLA L. JURCAK
Cuyahoga Falls, OH
Immaculate Heart of Mary
School
Jr. Branch 453

5th Grade Awards \$750 Each



ALLISON M. BOREK
Somerset, PA
St. Peter School
Jr. Branch 112



KATHRYN L. BRINKLEY
North Richland Hills, TX
St. Elizabeth Ann Seton
Catholic School
Branch JH00

EASTYN M. CIZEK
Shakopee, MN
Shakopee Area Catholic School
Branch W199



MACEY OLIVIA DAWE
Pen Argyl, PA
Immaculate Conception
School
Jr. Branch 272



NATALIE C. FADA
Liberty Township, OH
Saint Susanna Parish School
Jr. Branch 149



BROOKE CARLEEN JELINEK
Weston, NE
St. John Nepomucene
Catholic School
Branch W026



BELLA C. KING
Belle Vernon, PA
Madonna Catholic Regional
School
Jr. Branch 157



ISABELLA S. KOSLO
Germantown, WI
St. Mary Parish School
Jr. Branch 334



LOUISA M. PALUMBO
New Kensington, PA
Mary Queen of Apostles
School
Jr. Branch 138

4th Grade Awards

\$750 Each



KOLE T. DUNN BAJNOK
Marshall, VA
Linton Hall School
Jr. Branch 425



LEVI T. FISCUS
Coleridge, NE
Holy Trinity Elementary
School
Branch W014



CALEB J. JORDAN
Lincoln, NE
St. Patrick's Catholic School
Branch W191



BRIDGET L. KAVAN
York, NE
St. Joseph Catholic School
Branch W013



CAROLINE R. KCENICH
Sherman Oaks, CA
St. Martins in the Fields
School
Jr. Branch 207



QUINN E. KREJCI
Elkhorn, NE
St. Patrick's Catholic School
Branch W018



WILL M. MIRIOFSKY
Buffalo, MN
St. Francis Xavier School
Branch W001



MARGARET E. SEJBA
Fairlawn, OH
St. Hilary School
Jr. Branch 380



ASHLEY F. SNYDER
Mars, PA
St. Kilian Parish School
Jr. Branch 18

3rd Grade Awards

\$750 Each



MATTHEW T. DUELGE
Muskego, WI
St. Leonard School
Jr. Branch 130



CLARE M. FREANEY
Avon, OH
St. Marys of the Immaculate
Conception School
Jr. Branch 457



NATHAN C. GARREN
Munroe Falls, OH
Holy Family School
Jr. Branch 527



ELI J. LINDLEY
Eighty Four, PA
Madonna Catholic Regional
School
Jr. Branch 32



EVELINA G. MEADE
Medina, OH
St. Francis Xavier School
Jr. Branch 14



OWEN M. RUSHE
Dover, DE
Holy Cross School
Jr. Branch 75



ROSE E. TREEASE
Forest Park, IL
Ascension School
Jr. Branch 83



MATTHEW J. VANWHY
Hanover Township, PA
Good Shepherd Academy
Jr. Branch 526

1st Grade Awards

\$750 Each



ANNA M. BROOKE
Silver Lake, OH
Holy Family School
Jr. Branch 192



HARPER D. HUNSAKER
Cedar Rapids, IA
Holy Family Catholic School
Branch W045

2nd Grade Awards

\$750 Each



EMMA J. KAVAN
Prague, NE
St. John Nepomucene
Catholic School
Branch W013



BENJAMIN F. COOK
Morgantown, WV
St. Francis Central Catholic
School
Jr. Branch 115



MAKAYLA R. KUMOR
Medina, OH
St. Francis Xavier School
Jr. Branch 503



GABRIEL C. KAVAN
Lincoln, NE
Cathedral of the Risen Christ
School
Branch W017



ANNA L. DESAPRI
North Royalton, OH
Incarnate Word Academy
Jr. Branch 386



ADELAIDE R. LOIS
Pewaukee, WI
St. Anthony on the Lake
School
Jr. Branch 334



COLIN M. MASEK
Valparaiso, NE
St. John Nepomucene School
Branch W187



ANTHONY J. DONOFRIO
Cleveland, OH
St. Bridget of Kildare School
Jr. Branch 383



SIMON H. VAN ACKEREN
Anaheim, CA
St. Norbert Catholic School
Branch JHOH



GRACE A. MUANTONGCHIN
Northampton, PA
Good Shepherd Catholic
School
Jr. Branch 318



ZOEY N. SIREK
Lonsdale, MN
St. Wenceslaus Catholic
School
Branch W056



RYAN R. STAVA
Wahoo, NE
St. Wenceslaus Catholic
School
Branch W013

Pennsylvania Fraternal Alliance Elections

The Pennsylvania Fraternal Alliance is a non-profit organization dedicated to promoting a general awareness and interest in the benefit system while helping others. The PFA was founded for the purpose of uniting Fraternal benefit societies doing business in Pennsylvania. The Alliance is one of the largest in the country. At the annual meeting of the Alliance Virginia Holmes, FCSLA Trustee, was elected PFA First Vice-President, and Larry Golofski, FCSLA Director, was elected PFA Director.



Pictured with the other elected officers are FCSLA Trustee Virginia Holmes (front row, far left) and FCSLA National Director Larry Golofski (back row, far right).

PENNSYLVANIA FRATERNAL ALLIANCE FRATERNALIST OF THE YEAR PROGRAM

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.

PROCEDURE

- The award will be administered by the PFA Fraternalist of the Year Award Committee.
- In keeping with the PFA's desire that each society sponsor a program within their local lodges and units, FCSLA is accepting nominations from our branches for this award. Please send nominations with supporting information to:

Kelly Shedlock, Fraternal Director
24950 Chagrin Blvd.
Beachwood, OH 44122
or by email to kelly@fcsla.com
by August 19, 2019

- Each member-society is eligible to submit one nomination per year.
- FCSLA will submit their nomination to the PFA Fraternalist of the Year Committee by the Sept. 1, 2019 deadline.

*(See full eligibility requirements on page 5
in the July 2019 issue of Fraternally Yours.)*

Recent Branch W033 Happenings

Sunday, March 24, 2019 FCSLA Branch W033, Spillville, IA held their Fellowship Euchre Card Party with an Easter theme for members and non-members. Winners of the Euchre card games were: Women's High – Rita Fjelstul: \$20; Low – Gwen Silhacek: \$5; Men's High – Ed Mikota: \$20; Low – Ken Jarosh: \$5. Filled Easter baskets were chanced off as door prizes won by Elsie Swehla, Gwen Silhacek, Ken Jarosh, and Ed Mikota. Jerry Kuhn won Easter decorations. A delicious lunch of ham sandwiches, chips, kolache and koblíha was enjoyed by all at no charge. Everyone left having enjoyed an afternoon of cards, fellowship and fun.



During their April 2019 meeting, FCSLA Branch W033, Spillville, IA donated two \$200 checks for post prom activities to be held in May. The checks were given to Turkey Valley High School, Jackson Junction, IA and South Winneshiek High School, Calmar, IA.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF MARCH 31, 2019

ASSETS

Cash & Short Term Investments	\$ 28,718,130
Bonds	938,830,870
Preferred Stock	2,201,328
Common Stock	6,766,223
Investment Income Due & Accrued	13,490,357
Property Plant & Equipment, Net	5,084,822
Certificate Loans & Accrued Interest	2,413,678
Other Assets	920,336

TOTAL ASSETS

\$ 998,425,743

LIABILITIES

Life Reserves	\$ 298,492,110
Annuity Reserves	572,093,759
Death Claims Payable	2,989,673
Unearned Premiums	441,469
Matured Endowments	373,942
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,729,748
Accrued Convention Donations	861,000
Provision for Future Conventions	522,288
Asset Valuation Reserve	8,828,293
Interest Maintenance Reserve	1,103,296
Other Liabilities	1,708,947

TOTAL LIABILITIES

\$ 893,544,524

Surplus

\$ 104,881,219

TOTAL LIABILITIES AND SURPLUS

\$ 998,425,743

INCOME STATEMENT

For the Three Months Ending March 31, 2019

REVENUE

Insurance Premiums	\$ 942,452
Annuity Premiums	11,281,189
Investment Income	11,703,401
Amortization of Interest Maintenance Reserve	34,758
Rental Income	84,050
Other Revenue	5,488
TOTAL REVENUE	\$ 24,051,338

EXPENSE

Increase in Reserves — Life	\$ (267,890)
Increase in Reserves — Annuity	7,662,342
Insurance Benefits	2,408,671
Annuity Benefits	9,112,097
Commission Expense	313,441
Surrender Benefits	1,144,324
Post Mortem Benefits	456,090
Miscellaneous Member Benefits	15,472
Matured Endowments	61,146
Donation Expenses	22,872
Change in Accrued Convention Donations	63,000
Convention Expenses	33,768
Bank Service Charges	25,725
Data Processing Service Fees	49,731
Accounting Fees	29,758
Actuarial Fees	88,771
Legal Fees	1,543
Consulting Fees	33,820
Branch and District Funding	182,047
Fraternal Activities	19,082
Official Publications	122,721
Scholarship Awards	69,999
Miscellaneous Employee Benefits	137,876
Fees — Directors	41,387
Salaries — Employees	523,812
Salaries — Officers	132,392
Interest Expense	86,753
Tax Expense	56,436
Depreciation Expense	58,715
Utility Expense	24,830
Postage and Printing	173,911
Advertising	22,851
Travel Expense	9,284
Insurance Department Fees	20,507
Sales Promotion	33,723
Rental Expense	84,050
Other Expense	136,622
TOTAL EXPENSE	\$ 23,191,680

Income (Loss) from Operations

\$ 859,658

Dividends to Members

343,033

Subtotal Income (Loss)

\$ 516,624

Capital Gains (Loss)

(181,049)

NET INCOME (Loss)

\$ 335,575



Tasty Refreshing Desserts

PEACH COBBLER

6 large fresh peaches, pitted and cut into eighths
1 lemon, zested and juiced

Batter:

½ cup unsalted butter, at room temperature
1¼ cups white sugar
1½ cups self-rising flour
½ cup rolled oats
¾ cup whole milk

Glaze:

¼ cup white sugar
2 tablespoons cold water, or as needed to wet topping sugar

Preheat oven to 375 degrees. Place a baking sheet on the rack under the middle rack to catch drips. Generously butter a 2-inch deep (2-quart) baking dish.

Place peach sections into prepared baking dish. Sprinkle with lemon juice and zest.

Stir butter and sugar together in a mixing bowl. Mix until creamed and resembles a sugary, buttery paste, 4 to 5 minutes. Add oats and flour; stir until flour and oats are incorporated into the butter-sugar mixture and mixture resembles coarse crumbs, 4 to 5 minutes. Pour in milk; stir until mixture is wet and creamy, like a thick spreadable batter, 3 to 4 minutes.

Drop batter by spoonful on top of the peaches. Spread batter evenly over the surface of the peaches. Sprinkle ¼ cup sugar on the batter. Spritz with water until sugar is wet and surface glistens.

Bake in preheated oven on middle rack until browned and crispy, about 45 minutes. Let cool at least 30 minutes before serving.

KIWI SUMMER LIMEADE PIE

6 tablespoons coarsely chopped macadamia nuts, divided
1 (9-inch) baked pastry shell
1 (6-ounce) can frozen limeade concentrate, thawed
1 (4-serving-size package) vanilla instant pudding and pie filling mix
2 (8-ounce packages) cream cheese, softened
¾ cup powdered sugar
3 medium kiwifruit (peeled, halved lengthwise and sliced), divided
1 (6-ounce) carton lime low-fat yogurt
1½ cups frozen whipped dessert topping, thawed

Sprinkle 2 tablespoons of the macadamia nuts in the bottom of the pastry shell.

In a small bowl, whisk together limeade concentrate and vanilla pudding mix. Set aside.

In a medium mixing bowl beat cream cheese with an electric mixer for 30 seconds. Beat in powdered sugar, followed by limeade mixture. Transfer ¾ cup of the mixture to another medium bowl; set aside. Spoon remaining mixture into the pastry shell. Top with two of the kiwifruit.

Beat yogurt into the reserved ¾ cup cream cheese mixture until combined. Fold in whipped topping. Spoon over filling in pastry shell. Cover and chill 8 to 24 hours. Garnish with remaining kiwifruit and nuts. Makes 8 servings.

BABY CITRUS CHEESECAKES

12 vanilla or chocolate wafers
11 ounces cream cheese, softened
½ (8-ounce carton) mascarpone cheese
½ cup granulated sugar
1 tablespoon all-purpose flour
1 teaspoon vanilla
2 eggs, lightly beaten
½ teaspoon lemon zest
½ teaspoon orange zest
Whipped cream

Thinly sliced fresh orange (optional garnish)
Preheat oven to 350 degrees. Line twelve 2½-inch muffin cups with paper bake cups. Place a vanilla wafer in each. Set aside.

In a large bowl, beat cream cheese, mascarpone, sugar, flour and vanilla with an electric mixer until combined. Stir in eggs and lemon and orange zest. Pour into bake cups, filling two-thirds full.

Bake about 20 minutes or until edges are set. Cool in pan on wire rack (centers will sink slightly). Remove from pan and chill for at least 2 hours. To serve, top each cheesecake with a dollop of whipped cream and, if you like, an orange slice.

CHOCOLATEY FROZEN-MINT DESSERT

2 cups crushed chocolate graham crackers (about 20 squares)
½ cup butter or margarine, melted
¼ cup granulated sugar
½ gallon mint-chocolate chip ice cream, slightly softened
1 cup semisweet chocolate pieces
½ cup butter or margarine
1 cup sifted powdered sugar
1 (12-ounce) can evaporated milk (1½ cups)
1 teaspoon vanilla
1 (8-ounce) container frozen whipped dessert topping, thawed

In a bowl, combine crushed graham crackers, ½ cup melted butter or margarine and granulated sugar. Press into the bottom of a 15x10x1-inch baking pan. Set in freezer to chill for 5 minutes. Cut ice cream into ½-inch-thick slices and lay over the crumbs. Cover and return to freezer.

For chocolate sauce, in a saucepan, melt chocolate and ½ cup butter or margarine. Add milk and powdered sugar. Cook and stir for about 20 to 25 minutes until slightly thickened. Stir in vanilla. Cool sauce completely.

Pour chocolate sauce over mint-chocolate chip ice cream and return to freezer for about 30 minutes or until firm.

Spread thawed dessert topping on top; freeze again until serving time.

OUTRAGEOUS CHOCOLATE S'MORE MILK SHAKES

1 pint chocolate chip-cookie dough ice cream, chocolate ice cream or chocolate frozen yogurt
¾ cup chocolate milk or milk
4 tablespoons hot fudge-flavor ice cream topping, chocolate-hazelnut spread or peanut butter
2 tablespoons chocolate or plain malted milk powder (optional)
Chocolate-flavored syrup, chilled
2 tablespoons crushed chocolate, honey or cinnamon graham crackers
1 tablespoon miniature semisweet chocolate chips
4 toasted coconut marshmallows or 2 tablespoons plain or flavored tiny marshmallows

In a blender, combine ice cream, milk, ice cream topping and, if you like, malted milk powder. Cover and blend until smooth.

Drizzle chocolate syrup around insides of two tall glasses. Pour ice cream mixture into glasses. Top each with crushed graham crackers and chocolate pieces. Garnish with coconut marshmallows.

TIP: If using mini marshmallows, use a kitchen blowtorch to evenly caramelize the tops of the marshmallows, if you like.

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.