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Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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NOVEMBER 2018



*The First Catholic
Slovak Ladies Association
Board of Directors
would like to take this opportunity to
wish each of you, your family, friends
and loved ones a very
Happy Thanksgiving.*

ŽENSKÁ JEDNOTA

Fraternally Yours, ŽENSKÁ JEDNOTA®



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ŽENSKÁ JEDNOTA,

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“At the End of the Day”

I called her as soon as I heard the news. Clearly, she had made some mistakes based on poor judgment, but she was a good person – someone I called a friend.

“At the moment, I am not very proud of myself”, she said. “But will you be at the end of the day?”, I asked.

In the span of a lifetime, no matter how long or short it may be, there are for each of us, moments, days, perhaps even years during that lifetime when we may have fallen far short of God’s expectations ... and hopefully of our own.

People are much like fruit trees. From seeds created by love, nourished through hope, and strengthened by faith, we are all destined to produce unique fruits (gifts), which only we can bring to the world. While we may not always think about it, we were planted here in life, at this time and with the very people surrounding us, to fulfill a greater need.

As we grow, throughout our lifetime, we branch out in many different directions. Not all branches will produce the same amount of “fruit”. Some, in fact, may never bear fruit. Although we may desire to grow, to become all we were meant to be, we sometimes fall short. Branching out is a part of growing. Heading in the right direction is not always the result.

But unlike the familiar thought that “one bad apple will spoil the bunch”, we cannot cut down an entire tree because a few apples are rotten.

Those moments, those times in our lives of which we may not be proud, cannot ... and should not ... destroy an entire life.

God’s time and love is immeasurable. I would guess that my lifetime, my growing from seed to fruit bearing, with the many detours and roadblocks I have faced, will become but an instant in eternity.

We should aim then to see it as a single day on His great calendar. “At the end of the day” (our lifetime), our prayer should be that we can stand before Him and say, “Although there were moments I regret, I am pleased with what I did with the time I was given.”

Dear Friends,

This month, should you fall short of your true abilities, don’t stop trying, reaching, or growing. “At the end of the day”, it is not what moments you regret that will determine your success in life, but what good fruit (lessons) you can harvest from it ... remember, even bitter fruit produces a tasty pie when mixed with the right ingredients and baked at the correct temperature.

Until next month,
Warmly, Carolyn

*Lord, teach us to offer you a heart of thanksgiving and praise
in all our daily experiences of life. Teach us to be joyful
always, to pray continually, and to give thanks in all our
circumstances. Happy Thanksgiving!*

PRIVILEGE CASES

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

My dear Sisters and Brothers in Christ,

Last month's article explained one type of Privilege case within the Church, the Pauline Privilege, in which the Church allows the dissolution of marriage involving two unbaptized people, when one becomes baptized and now desires a sacramental marriage. Continuing this month, the other type of Privilege case is the Petrine Privilege, also known as Privilege of the Faith or Favor of the Faith. You learned last month that the Pauline Privilege was so named after St. Paul. The Petrine Privilege is so named because it refers to St. Peter. Jesus Christ gave the apostle Peter authority on earth to lead His church. This supreme authority is passed on to each Pope. An ecclesiastical dissolution by virtue of the Petrine Privilege is granted by the Pope and not on the diocesan level as is the Pauline Privilege. Thus, the name "Petrine" Privilege.

Last month I explained that if it can be proven that either one or both parties to the marriage is not baptized, the marriage is non-sacramental and therefore subject to a possible dissolution. For Pauline Privilege, both parties to a marriage would need to be non-baptized at the time of a prior marriage, with one now desiring baptism before remarriage in the Catholic Church. The Petrine Privilege differs in that it may be invoked if only one of the partners was not baptized at

the time of a prior marriage. Say the non-baptized petitioner wants to become Catholic or wants to marry a Catholic, the petitioner's first marriage can be dissolved, permitting that person to become Catholic or to marry a Catholic. Another example would be a Protestant who was married to an unbaptized person and now desires to marry a Catholic. The Pope may dissolve the marriage of the Protestant to facilitate his or her marriage to the Catholic. In this case the Petrine Privilege is done in favor of the faith of the Protestant's Catholic intended spouse.

At the time the Code of Canon Law was being revised, canons were drafted which briefly set forth both the law and the procedural norms for the dissolution of the bond in favor of the faith. Instead of including this complex material in the Code, the Congregation for the Doctrine of the Faith at the Vatican issues procedural norms that are approved by the Holy Father and sent to diocesan Bishops. The current papal legislation that governs the granting of a Petrine Privilege is *Potestas Ecclesiae* and was issued in Rome on April 30, 2001. The norms are very particular in what is required for Petrine Privilege and are what guide the Judge Instructor on the diocesan level in preparing the petition to be sent to the Holy Father.

There are a considerable number of requirements for the valid granting of a Petrine Privilege. The following four conditions are the most important: 1) It must be proven that one or the other of the parties to the marriage was not baptized when the marriage was entered and during the entire time of their married life; 2) It must be proven that the marriage was not consummated after the final separation and/or baptism of the non-baptized party; 3) No possibility exists to reconcile and restore the former union; and 4) The petitioner was not predominantly responsible for the destruction of the former union, and the person whom the petitioner wishes to marry in the Catholic Church did not contribute to the downfall of the petitioner's prior union. (In other words, if Sam, non-baptized, was having an affair with Meg, a Catholic, while married to Jenny, which ultimately ended Sam and Jenny's union, the Holy Father is not going to grant a dissolution in favor of the faith so that Sam can now marry Meg who broke up his union with Jenny!)

Petrine Privilege may sound complicated, but the Tribunal in each diocese is skilled and always ready to aid priests and individuals as they navigate through the process.

In closing, as we approach Thanksgiving, I extend to all you my thanks and my wishes to you and your families for a Happy and Blessed Thanksgiving! Next month we conclude our series on Tribunal processes, particularly as they relate to irregular marriages.

(To be continued)

Magdalen I. Iskra Appointed Trustee of Zonta Club

Zonta Club of the Polish Union of the United States of America, now merged with the First Catholic Slovak Ladies Association, appointed Magdalen I. Iskra, a trustee of the Club. Magdalen accepted the appointment and is grateful for the honor. In the photo, from left, are: Martha A. Iskra, vice president of the FCSLA Magdalen I. Iskra District; Terri Rumensky, PUA Board member; Nancy Bachurek, PUA district director; and Magdalen I. Iskra, FCSLA district president.



Message from our National President

CYNTHIA M. MALESKI



“Joy springs from a grateful heart ... [and from] remembrance of the amazement which our encounters with Jesus Christ awaken in our hearts.”

***** Pope Francis***



Dear fellow members,

We are conducting regional meetings in a number of communities to tell the good news of our association and are planning to visit several others as well. One of the goals of the meeting is to confirm that our cause and purpose is indeed a noble one since we strive to affirm the dignity of every person whom we touch. We

also explain the fraternal benefit society model, our products and benefits and hope that those attending can continue to build personal relationships so we can work together to bring in new members as the years go by. I enjoy meeting our regional leaders in face to face



At the quarterly board meeting of the Slovak Catholic Federation in Boardman, Ohio, Steve Hudak, National Treasurer; Sue Ann Seich, National Director; Cynthia Maleski, National President; Dorothy Urbanowicz, National Auditor met two officials from the Pontifical College of Saints Cyril & Methodius, Rome, Italy: The Rector, Th.D. Pavol Zvara, PhD. SLL and Fr. Viliam Zemancik, Vice-Rector. First Catholic Ladies Association was a primary founding sponsor of the College many years ago and we continue our support today. The Rector reported that the program at the College remains strong and the Archbishops/Bishops of Slovakia continue to send priests to study in Rome for the special needs of their local churches. His Eminence Josef Cardinal Tomko (retired) resides at the College. Thank you to Monsignor Robert Siffrin and our National Chaplain Monsignor Peter Polando for hosting several welcoming receptions.

gatherings and hope to continue to learn even more so we can become even stronger as we continue to grow.

One of the best takeaways for all of us from these summits is the sense of gratefulness that we certainly feel about our bond and work together to benefit all our members, the communities where we live and work, and future generations.

As we develop grateful hearts with positive outlooks, it becomes clear for us to accept the gift that every person is to us, even those who may have questions for us. There is a silver lining in every question. As we develop a sense of gratefulness for what we have, we can assess situations from the perspective of the good that may come from them. Everyone at every regional summit has been appreciative of the sharing of vital information about FCSLA.

As we pray on All Saints and All Souls Days on November 1 and November 2, we prepare for Thanksgiving, the great American holiday, with thanks and gratefulness.

Personally, I am grateful for my wonderful family and the values that my parents and others have provided me as a part of our Catholic faith and upbringing throughout the years. What a precious blessing! I am ever grateful for our faith and those who strive to serve the greater good of humankind and lead us forward in our lives and in our faith.

I am grateful to be called to be National President of our association. I am grateful and thankful for our board of directors, district and branch officers and ALL OF YOU for partaking in the good, positive values, programs, benefits and gatherings that FCSLA offers in this great country of ours, the United States of America. I am grateful for all those who serve our country to preserve our freedom.

When you or I sit down in a quiet space, pray and really reflect, our grateful hearts and positive outlook can only lead us to a JOYFUL spirit and JOYFUL lives!

For whom and what are YOU grateful for?

Happy Thanksgiving to all!

Cynthia M. Maleski

“Accentuate the Positive, Eliminate the Negative!”

FCSLA Connects...

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

SHOULD PARENTS OR GRANDPARENTS BUY LIFE INSURANCE ON THEIR CHILDREN OR GRANDCHILDREN?



Albert Heiles

Some people will say, no need to insure children. Some compare the expense of a premium as an investment and conclude it's a poor investment. Why do people buy life insurance for their children and grandchildren? First of all, notice the word "for" rather than "on". Life insurance purchased "for" your children or grandchildren is a gift that begins to build a foundation for financial freedom. It is providing a head start in the world

of building a financial base.

In the young life of a child or grandchild, issues such as smoking, weight, health problems or driving records are not part of their lives. They haven't taken on avocations that would affect their insurability. At young ages, they probably qualify for life insurance at favorable rates. With the additional benefit of cash value, the policy is an excellent example of interest working on their behalf. Cash value will be available to them later in life if needed for personal, business or investment opportunity. Delaying the purchase of life insurance might result in unavailability due to increased costs or decreasing benefits.

What impact would the death of your child or grandchild have on your ability to deal with issues of the accompanying life pressures as a result of the loss? We pray nothing ever happens to our children or grandchildren. Recovery from such a tragedy is very difficult. Life insurance on a child will never take their place or make the loss less significant, but it will be a cash cushion to fall back on that can certainly help dealing with the tragedy of the loss.

First Catholic Slovak Ladies Association offers excellent life insurance products that provide choices on payments in terms of premium amounts and premium durations. We offer products that can be single premium (only one premium is paid and the policy is paid up for life) and those in which premiums can be paid up in 10 years or 20 years. And finally, we offer a life-long premium policy. First Catholic Slovak Ladies Association has paid dividends on whole life policies for over ten decades. Dividends are not guaranteed and can be changed at any time. If dividends are paid, they can be used with options to enhance your purchase of a whole life insurance product.

A representative of FCSLA would be happy to share additional insight on our excellent life insurance products. Please feel free to contact the Home Office at 800-464-4642.

Thank you,

Albert E. Heiles, CLU, ChFC, AEP, CRC, LUTCF

MARCH FOR LIFE

Our presence at the 46th Annual Right to Life March on Friday, January 18, 2019 in Washington, DC is extremely important. First Catholic Slovak Ladies Association support the position of the Pro Life Movement.



The FCSLA and FCSU will once again be offering free transportation from the FCSLA Home Office in Beachwood, OH for this very important trip. For the past several years we have filled two buses for this march. Again this year, we will reserve two buses for the March. Our organizations are proud to encourage our members along with many young students from area Catholic High Schools to participate. It is a very rewarding experience to actively participate and help relay this very important message of supporting the Right to Life mission.

Will you join us? Please call Kelly at the FCSLA Home Office. Her phone number is 800-464-4642 EXT. 1051 or email her at Kelly@fcsla.org for details or questions and to reserve your seat on the bus before December 15. The buses fill up quickly and seating is limited so do not wait until the last minute to reserve your seat. You can also go to our website www.fcsla.org for a tentative itinerary for the trip.

If you would like to attend and are unable to join those leaving from the FCSLA Home Office, please look online for information and transportation. Call your local church or diocese, they may be able to help.

SS.C.M. Sisters to Offer Christmas Oplatky

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

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

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



The District 14 Join Hands Day activity was held on May 19, 2018. The event was held at West Rest Haven, in West, TX. All residents and visitors were invited for a fun day of Bingo, Coffee and Kolaches. Every resident was a winner.



New Slovak Ambassador to the United States



Effective September 1, 2018, Ivan Korcok has been appointed Slovak Ambassador to the United States. He replaces Peter Kmec whose term has expired. Prior to his appointment, Ambassador Korcok was the State Secretary of the Ministry of Foreign and European Affairs of the Slovak Republic. He also held several positions representing the Slovak Republic at the European Union and NATO. Ambassador Korcok was born in Banska Bystrica. He is married and has two sons.

Receives First Holy Communion



Lauren Elizabeth Shemansky (J362) received her First Holy Communion at Most Precious Blood Church in Hazleton, PA on Sunday, May 5, 2018.

She is in 3rd grade at Holy Family School in Hazleton, PA. Lauren is the daughter of Linda (S172) and Thomas Shemansky and the granddaughter of Theresa, J362 Secretary and Francis Ceklosky (S172). Barbara Jean Ceklosky J362 Treasurer is her great aunt.

St. Ann's Annual Meeting and Christmas Party

St. Ann's Sr. Branch 114 invites all of its members to their Annual Meeting and Christmas Party. It will be held on Sunday, December 16 at 1:00 p.m. at the American Slovak Club, 2915 Broadway in Lorain, OH. The meeting will include election of officers and will be followed with lunch. Please make your reservations no later than December 12 by phoning Bernie Danevich at 440-960-2605 or Marge Thomas at 288-1492. Please come and join us.

UPCOMING VILIJA SUPPER

Sr. Branch 262 will host the traditional Christmas meal on Sunday, December 9th. The event will be held at the Oklahoma School House Hall, 171 Thorn Street, Apollo (Oklahoma Boro) PA, 15613, starting at 5 p.m. The event is for members who may bring one guest (age 16 or over). Reservations must be made by November 21, by calling Marilee Kessler 724-454-1625.

Sr. Branch 88 Annual Holiday Party Reservations

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

St. Ann Society Christmas Dinner and Annual Meeting

You are cordially invited to the annual Christmas dinner and meeting sponsored by the St. Ann Society Sr. Branch 140 of Lansford, PA. The dinner will be December 2, 2018 at Macaluso's The Lantern in Nesquehoning. The meal will be served at 1:30 p.m.

Reservations are required for all and the deadline is November 19th – no exceptions. Guests will be charged \$30. Please call Louise Dunstan 570-645-4354.

Chicago Branches Holiday Party

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

FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

SILVER ELITE (5 YEAR)

3.25% APY*

GOLD ELITE (7 YEAR)

3.50% APY*

PLATINUM ELITE (10 YEAR)

3.75% APY*

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

The credited rate is reviewed quarterly by the Board of Directors and will never go below the minimum guaranteed rate. The guaranteed minimum rate for Elite Silver and Gold contracts issued in 2018 is 2% APY and for the Platinum Elite is 2.5% APY.

Pre-Christmas Season Banquet and Meeting Held

As has been in the past, members of the Men's Lodge 109KJ and the Ladies' Lodges of 101, 320 and 011, jointly celebrated the Pre-Christmas Season by participating in the Annual, fun-filled and entertaining Membership Luncheon on Sunday, September 9th, 2018 at 2:00 p.m. The luncheon was held at St. Mary Magdalen School Hall in South City, St. Louis.

We honored Frances Miklovic, the First Catholic Slovak Ladies Association 2017 Youth of the Year. Frances has participated in many service projects in her church, her school and her community. She is an individual who stands out in a crowd because of her achievements and leadership. She maintains an "A" average at Affton High School ranking 3rd in her class entering her sophomore year. For this national honor she received an engraved Star Award, and a check for \$100.



Frances with the Branch Officers: Ann Wright, Vice President (and Aunt); Frances, Joseph Miklovic, Secretary (Grandfather); Dolores Bachesta, President; Margaret Lyons, Treasurer (and Aunt).



Displays the Honoree with multiple "gifts" the Branch awarded her.

FRIENDS & FAMILY

Rewards Program



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

A valid referral meets ALL 3 of these requirements:

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

EACH VALID REFERRAL EARNS YOU \$25!

**First Catholic Slovak
Ladies Association**
of the United States of America
a Fraternal Benefit Society domiciled in Beachwood, OH



FRATERNAL LIFE INSURANCE AND ANNUITIES

FRIENDS AND FAMILY MEMBERSHIP REWARDS PROGRAM

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

Submit this form by mail, fax or email

FCSLA Fax: 216-464-9260
24950 Chagrin Blvd. Email: heather@fcsla.com
Beachwood, OH 44122 Website: www.fcsla.org

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

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

Your (Current Member) Information:

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

Please Have An FCSLA Representative Contact:

Prospective Member: _____
Street Address: _____
City, State, Zip: _____
Phone: _____
Email: _____

Name of your FCSLA Representative

If you do not know an FCSLA Representative, leave blank and the Home Office will find the right Representative for you.



IN MEMORIAM

Joseph John Sabo, S269



Joseph John Sabo, our dear Father/Papap, went to be with his Lord on January 25, 2018 and join his late beloved wife, Dorothy, of over 60 years. "I love you; Faith in God, please keep it, use it, cherish it and pass it on. For it was this faith that was given to me." Joseph is survived by his dedicated son, Gary (Starlett, the daughter he never had); grandchildren, Jen (Chuck),

Brian (Jennifer); and great-grandchildren, Easton and Caleb. He joins his siblings, Steven, Andrew, Mary, and Katheryn, who are all with the Lord. We hold him in our hearts forever. Special thanks to Cypress Hospice. In lieu of flowers, donations may be made in memory of Joseph to Cypress Hospice, 2 Berea Commons, Suite 1, Berea, OH 44017.

Betty Ann (Charney) Horensky, S77



Betty Ann (Charney) Horensky, 79, of Greer, died March 25, 2018. She was born May 26, 1938, in McKeesport and was the daughter of the late William F. and Anna (Cholock) Charney. She was the wife of the late George Edward Horensky, Jr., who died February 19, 2012.

Betty was an active member of Corpus Christi Parish in McKeesport and its Ladies of Charity, Fish Fry Ministry, Peanut Butter and Jelly Ministry for the Boys and Girls Club and the Festival Committee. In 1978, she retired from the Department of Energy in West Mifflin with 23 years of service. After her son started school, she became the secretary at Peace Evangelical Lutheran Church in Greer and worked there for 15 years. Betty will be remembered for her cheerful personality and tasty baked goods, especially lemon bars and orange cookies. She is survived by her son, George William (Katherine) Horensky of Rostraver, sister, Deborah Charney of Port Vue, grandchildren, Vincent W. Horensky and Elizabeth Mary Horensky, and brother-in-law, David Horensky. Memorial contributions may be made to the St. Jude Children's Research Hospital.

Mary D. Mayernik, S88



Mary (Dzsubak) Mayernik, age 90, of White Oak, PA, passed away on January 2, 2018, in Jefferson Hills, PA. She was born January 28, 1927 in McKeesport, PA the daughter of the late John and Anna (Seman) Dzsubak. Mary was a homemaker for most of her life and an active member at the former St. Dominic Church and the Christian Mothers (past Secretary), Slovak

Club, and Rosary Society. Mary was a secretary and vice president of the First Catholic Slovak Ladies Association. She enjoyed working with other parishioners to help the church by baking nut rolls, apple strudel and cabbage rolls. Mary and her late husband raised three daughters, Maryann (David) Rossi of Elizabeth, PA, Patricia (James) Matta of Fort Mill, SC and Susan (Richard) Borchilo of Meadville, PA. Mary is survived by her daughters and their husbands; six grandchildren; seven great-grandchildren; also a niece. Memorial contributions may be made in her memory to Our Lady of the Valley Parish, 1 Park Manor, Donora, PA 15033.

Helen Krulicki, S162

Helen Krulicki, 94, went peacefully to God on December 13, 2017, at Charlotte Hungerford Hospital, Torrington, CT. She was the beloved wife of the late Edward Krulicki. Helen was born in Torrington on August 5, 1923, daughter of the late Conrad and Mary (Kozlak) Grinvalsky and spent all of her 94 years in Torrington. She was employed at the Torrington Company for many years and worked at Waring Products in her retirement. Helen cherished her Slovak heritage and was proud to be a lifelong parishioner of Sacred Heart Church. Survivors include a daughter, Marian Pastore and her husband Garry; her son, John "Jack" Krulicki and his wife Lisa; and her precious granddaughter, Sarah Krulicki, all of Torrington. They will miss her laugh, her smile, her wit, and especially her never-ending love.

Caroline (Snauko) Verhougstraete, S546

Caroline Verhougstraete passed away on January 3, 2018 at the age of 93. She was born on June 29, 1924 in New Brighton, PA, to the late Stephen and Helena Snauko. A graduate of Resurrection High School in 1942, Caroline retired from the State of Michigan after 23 years of service. Caroline served as Secretary/Receptionist at St. Michaels Catholic Church in Grand Ledge for 9½ years. A faithful and active member of St. Michaels Parish since 1987; she served as a Lector and Eucharistic Minister; member of the Council of Catholic Women; member of the St. Michaels Senior Group; member of the State Employees Retirement Association and past member of the American Business Women's Association for 45 years. She is survived by her children: Janice (Bill Wines) Verhougstraete, Lou Ann and James, four grandchildren, five great-grandchildren, a sister Martha (Earl) Hudak and several nieces and nephews. Contributions may be made to St. Michaels Catholic Church or the American Cancer Society in memory of Caroline.

Anna D. Lesniak, S630



Anna D. Lesniak, a longtime member of the Rosary and Altar Society and senior citizens group at St. Benedict's Parish, died January 20, 2018, one day after her 100th birthday. A native of McKeesport, PA, she and her future husband, Valentine, met when both were working at a local grocery. They enjoyed going to dances in the Big Band Era. Her husband worked for Westinghouse and in 1947 was transferred to

Buffalo. She spent the rest of her life here, raising her family with unwavering love and devotion. They lived most of their lives in Eggertsville and later moved to the town of Tonawanda. Without much formal education, she stayed mentally sharp to the end of her life, remembering names, dates, birthdays and events better than anyone in the family. Mrs. Lesniak and her husband belonged to a square dancing club for 25 years, as well as several pinochle and bridge clubs. She kept the financial records for St. Benedict's senior bus trips for many years. In addition to her husband, Mrs. Lesniak is survived by three children, Patricia Krzesinski, Cynthia Golden and Richard Lesniak; two sisters, Margaret Marshalik. If desired, contributions in Anna's name may be made to the Hospice Foundation of WNY.

Our 4th Annual Photo Contest was a HUGE success! The photos just kept coming in and they were all AMAZING!! I wish I could give everyone a grand prize! You make the judging tougher and tougher each year. This year they were judged by an art teacher who is not a member of FCSLA. There were several times where she went WOW! There were 112 entries, almost 30 more than last year.

A big thank you to everyone who sent in a photo to make this contest successful and fun! You are ALL winners in my book. Everyone that sent in a photo received a little gift for participating.

I hope everyone enjoys these wonderful photos of the grand prize winners. God has blessed us with so many wonderful and amazing things in this world – photos do not do them justice, but it sure is fun to look around and try to capture the awesome visions we see through our camera lenses.

You can see the grand prize winning photos with a more detailed description on our website fcsla.org and Facebook Page.

Start looking for unique photo opportunities for the 2019 contest.

Congratulations to all the winners!

Kelly Shedlock, Fraternal & Youth Director

ANIMALS

1st Place (tie) – “Garden Kitty” – Branch SZJO, **Susan Chlysta**, Ravenna, OH

1st Place (tie) – “Good Friends” – Branch S-153, **Kathy Donaldson**, Sharon, PA

2nd Place (tie) – “Just a Girl and her dog” – Branch S-035, **Christina Diehl**, Califon, NJ

2nd Place (tie) – “Miracle of Life” @ Living Treasures Animal Park, Jones Mills, PA – Branch S-177, **Lena Knapp**, Cranberry Twp., PA

2nd Place (tie) – “Dashing through the snow” – Branch S-422, **Megan D’Andrea**

3rd Place (tie) – “Seagull playing in the waves” Seaside Hts., NJ – Branch S-172, **Sarah Mastrull**, Levittown, PA

3rd Place (tie) – “Relaxing day at the beach” Seaside Hts, NJ – Branch S-172, **Dale Mastrull**, Levittown, PA

Honorable Mention (tie) – “Static Cling” – Branch S-066, **Jenilee Spaniol**

Honorable Mention (tie) – “Diamond in the Ruff” – Branch S-424, **Nadine Dubina**, Canonsburg, PA



1st



1st



2nd



2nd



2nd

2018 Photo Contest Winners

ANIMALS (Continued)



3rd



HM



3rd



HM

ARCHITECTURE

1st Place (tie) – “Bridge to Nowhere” Skagway, Alaska – Branch S-633, **Ron Scribner**, Omaha, NE

1st Place (tie) – “Ketchikan Sunrise” Ketchikan, Alaska – Branch SZJO, **Monica Scribner**, Omaha, NE

1st Place (tie) – “Gothic Renaissance Architecture” Dubrovnik, Croatia – Branch S-161, **Kurt Lesnansky**, Youngstown, OH

2nd Place (tie) – “Lighthouse Steps” Point Loma Lighthouse, San Diego, CA – Branch S-114, **Cheryl Deeks**, Stow, OH

2nd Place (tie) – “Bridge Before Sunset” San Francisco, CA – Branch U-321, **Carly Cheponis**, Asbury, NJ

3rd Place (tie) – “Suspension in Spring” Wheeling, WV – Branch S-218, **Karen Litvak**, Washington, PA

3rd Place (tie) – “9th Wonder of the World” Williamstown, KY – Branch S-088, **Thomas E. Oslick**, Pittsburgh, PA

Honorable Mention (Tie) – “Holy Family Church” Zakopane, Poland – Branch S-077, **Margaret Nasta**, McKeesport, PA

Honorable Mention (Tie) – “Piazza San Pietro” Rome, Italy – Branch S-141, **Rose Marie Krulac**, Solon, OH

Honorable Mention (Tie) – “Redemption” – Branch S-557, **Megan Candow**, Gates Mills, OH



1st



1st



1st



2nd

2018 Photo Contest Winners

ARCHITECTURE (Continued)



2nd



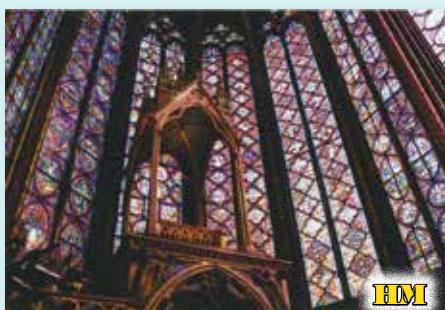
3rd



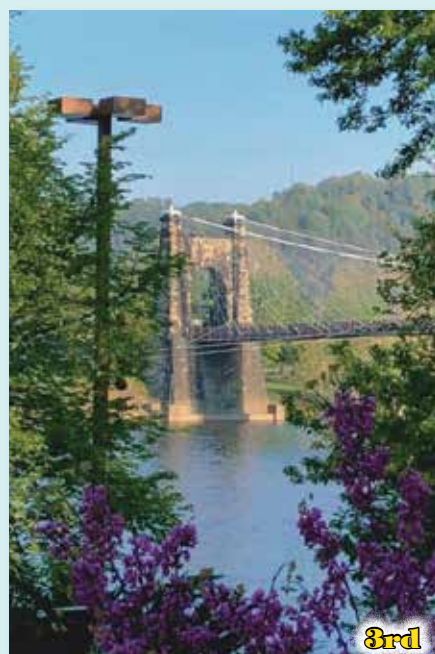
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HM



HM



3rd

FLOWERS/LEAVES/TREES

1st Place (tie) – “Majestic Rose” – Branch S-161, **Abigail Swierz**, London, OH

1st Place (tie) – “Reflecting in Rocky River” Rocky River, OH – Branch S-525, **Paula Dalpiaz**, Novelty, OH

2nd Place (tie) – “Mid-Summer Colors” Omaha, NE – Branch S-631, **Linda Way**, Fremont, NE

2nd Place (tie) – “Beach Day” Playa del Carmen, Mexico – Branch S-524, **Emily Rebro**, North Ridgeville, OH

2nd Place (tie) – “Pollinator” – Branch S-287, **Laura Gibson Kelly**, Evergreen Park, IL

3rd Place (tie) – “Night Time Flowers”: Chinese Lantern Festival, Las Vegas, NV – Branch S-090, **Marcel Szal**, Las Cruces, NM

3rd Place (tie) – “Bees and Sunflowers” – Branch S-023, **Cassandra Muffler**, Oconomowoc, WI

3rd Place (tie) – “Summer Berry Pie” – Branch SZJO, **Teresa Brinkley**, North Richland Hills, TX

Honorable Mention– “Our Slovak Christmas Tree” – Branch S-172, **Martha Iskra**, Wilkes-Barre, PA



1st



1st

2018 Photo Contest Winners

FLOWERS/LEAVES/TREES (Continued)



2018 Photo Contest Winners

LAKES/MOUNTAINS/WATERFALLS

1st Place (tie) – “Mountainside Cabin” Switzerland – Branch S-007, **Judy Taylor**, Bellbrook, OH

1st Place (tie) – “Serenity” Farmington, PA – Branch S-001, **Irene Spisak**, Pittsburgh, PA

2nd Place – “Shoshone Falls” Twin Falls, Idaho – Branch S-319, **Mary Jo Zima**, Downingtown, PA

2nd Place – “Flying over Mackinac Bridge” Mackinac Island, MI – Branch S-409, **Larry Devore**, Hammond, IN

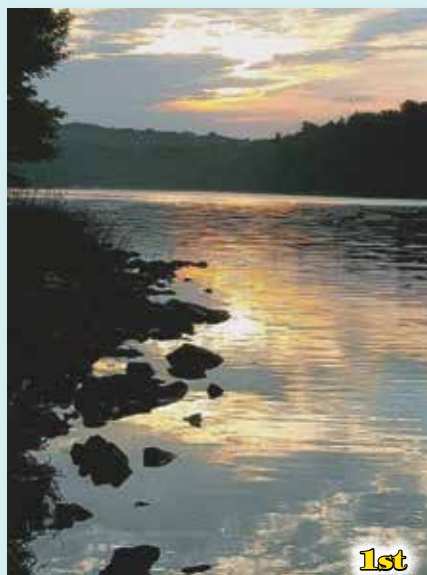
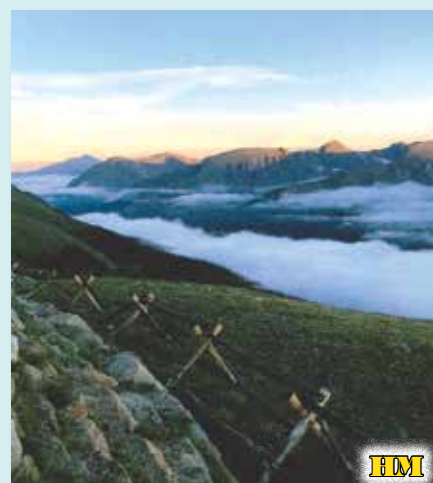
3rd Place (tie) - “Morning in Saugatuck” Saugatuck, MI – Branch S-409, **Frances Kovacik**, Crown Point, IN

3rd Place (tie) - “Blue Ice” Mackinaw City, MI – Branch W-500, **Marie Knieper**, New Lothrop, MI

3rd Place (tie) - “19th Century Rustic Cottage” Great Smokey Mountains, TN – Branch W-008, **Debra Prantl**, Colorado Springs, CO

Honorable Mention (tie) – “Rocky Mountain High” – Branch S-524, **Amy Dreger**, Avon, OH

Honorable Mention (tie) – “A Natural in the Water” – Branch S-035, **Peter Walters**, Branchburg, NJ



2018 Photo Contest Winners

MISCELLANEOUS NATURE

1st Place (tie) – “Serenity” Great Falls, MT – Branch W-001, **Kenneth Siskoff**, Great Falls, MT

1st Place (tie) – “Forever in your Arms” – Branch S-627, **Geraldine Wemhoff**, Creston, NE

1st Place (tie) – “Every Day is BEEautiful” – Branch S-023, **Teresa Rentmeester**, Waukesha, WI

2nd Place (tie) – “Dragon’s Breath” Yellowstone National Park, WY – Branch S-180, **Cheryl Clements**, Belmont, MI

2nd Place (tie) – “Resting on the Dill” – Branch S-030, **Denise Malagisi**, Struthers, OH

3rd Place (tie) – “A Natural Frame” Cascade Head Trail, Otis, OR – Branch S-452, **Scott Zimny**, Highland, IN

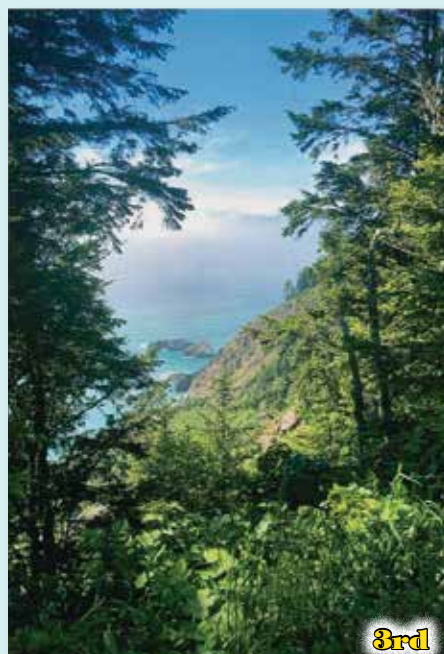
3rd Place (tie) – “Sheetscot Pond at Noon” Sheepscot, ME – Branch S-035, **Erich Diehl**, Califon, NJ

3rd Place (tie) – “Snowy Florida” National Wildlife Refuge, Sanibel, FL – Branch S-114, **Brenda Higgins**, Tampa, FL

Honorable Mention – “Reflection of Light” Reflection of crystal fixture – Branch S-522, **Viera Fricky**, Richmond Hts., OH

Honorable Mention – “Evening Embers” – Branch S-344, **Rick Maro**, Youngstown, OH

Honorable Mention – “Black Sand Basin Erupts” Yellowstone National Park, WY – Branch S-287, **Rosa Knizner**, Alton, IL



2018 Photo Contest Winners

MISCELLANEOUS NATURE (Continued)



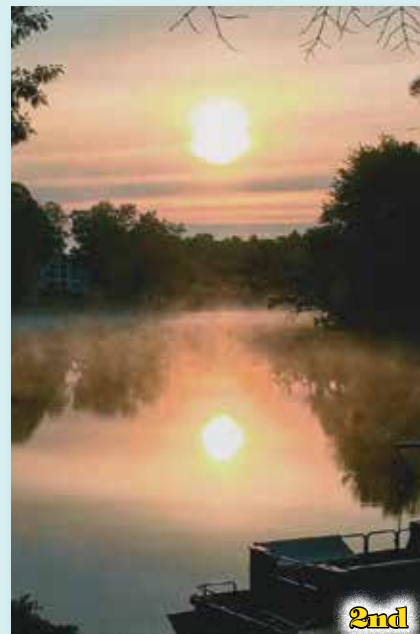
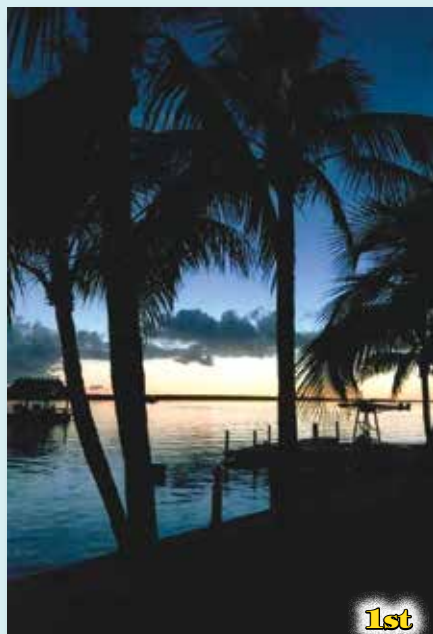
SKIES/SUNSETS/TROPICAL

1st Place (tie) – “Paradise” Key Largo, FL – Branch S-524, **Patty Freaney**, Avon, OH

1st Place (tie) – “Fractured Sky” Ft. Meyers, FL – Branch S-081, **Stephen Zabrecky**, Fort Wayne, IN

2nd Place (tie) – “Sunset in the Maasai Mara” Kenya – Branch S-590, **Judith Figura**, Pittsburgh, PA

2nd Place (tie) – “Sunrise in Alger, MI” – Branch S-409, **Michael Devore**, St. Augustine, FL



2018 Photo Contest Winners

SKIES/SUNSETS/TROPICAL (Continued)

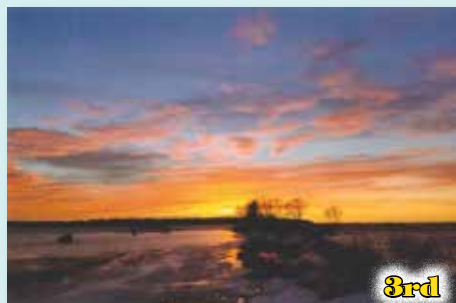
2nd Place (tie) – “Molokai at Dinner” – Branch S-191 Sandra Klucar, Akron, OH

3rd Place (tie) – “Fading Winter” Upper Peninsula of Michigan – Branch S-180 Noah Clements Belmont, MI

3rd Place (tie) – “A little bit of Galapagos Paradise” San Cristobal Island – Branch S-424 Deb Dubina, Canonsburg, PA

Honorable Mention (tie) – “Fire in the Sky” Orange Park, FL – Branch S-081 Daniel Senko, Orange Park, FL

Honorable Mention (tie) – “God’s Wonders” Wichita, Kansas – Branch W-133 Rosemarie Vogel, Wichita, KS



OVERALL BEST PHOTO

“The Peace Maker”

My son Bill is a local police officer – this is his motorcycle, he rides for the township.

Branch S-088 Linda Oslik, Pittsburgh, PA



Anna Hurban District of Chicago Holds Annual Scholarship Awards Luncheon

The Chicago Anna Hurban District hosted its annual scholarship awards luncheon for its twenty Chicago District Scholarship winners and their guests on Saturday, June 23, 2018 at the Mayor's Mansion (formerly European Chalet) in Chicago, IL. The District and Branch Officers and members congratulated the scholarship winners on their scholastic achievements. Lorraine Gibas, Anna Hurban District of Chicago President, reported that for the 2018-2019 National Scholarship Program, the First Catholic Slovak Ladies Association awarded to its members from first grade through and including graduate school a total amount of \$268,500. The twenty Chicago District scholarship winners received a total of \$24,500 and the breakdown of the winners are as follows: three elementary, two high school, twelve college students, and three graduate students. The twenty scholarship winners are: Evan J. Jurcenko (J096), Luke A. Braun (J106), Samuel P. Bugner (J174), Malina E. Zolna (J322), Zachary W. Starzyk (J339), Natalie Helen Duck (S046), Noah P. Clements (S180), Jacquelyne A. Miksanek (S181), Tyler J. Miksanek (S181), Joseph F. Bajek (S287), Brenden A. Butler (S287), Dawn R. Fowler (S287), Emma L. Minelli (S287), John M. Benckendorf (S295), Hailey A. Bruining (S421), Elizabeth A. Hermosillo (S485), Daniel M. Hudziak (S485), Alina M. Lehocky (S485), Vincent Leo LoCascio (S485) and Ashley A. Wojciechowski (S485). As the awardees in attendance were called up to receive their certificate from the District, a short family and scholastic biography of each winner was read aloud. The Chicago District is very proud to announce that for the first time in its collective memory, three of its National Scholarship winners are graduate students in the same year: Tyler J. Miksanek (S181), Alina M. Lehocky (S485) and Vincent Leo LoCascio (S485), with two of them being previous scholarship winners from the same branch. The Chicago District is proud of all our scholarship winners and wishes them continued success in their studies.

While the District celebrated its scholarship winners, at-

tendees to the meeting were also encouraged to bring items for Operation Help a Hero to assist homeless Veterans in Chicago set up basic items as they transition from shelter or transitional living to permanent housing. (To see additional photos from this event go to: <http://www.fcsla.org/district/chicago/gallery.php>)



L-R: Luke A. Braun, Malina E. Zolna, Emma S. Minelli, Evan J. Jurcenko, Alina M. Lehocky, Hannah N. Palmer, Brenden A. Butler, and Joseph F. Bajek.



District Officers and Scholarship Winners.



Find us on
Facebook

**FIRST CATHOLIC SLOVAK
LADIES ASSOCIATION**

Anna Hurban District of Chicago



District Sales Meeting Held

On Sunday, August 19, 2018, District 14 held a meeting in West, TX. National Sales Manager, Al Heiles, made an informational sales presentation on the FCSLA products.



Branch W045 Annual Membership Picnic

The annual membership picnic of Branch W045, Cedar Rapids, IA was held on Sunday, July 29, 2018 in Glovik Hall of the St. Wenceslaus Gym building. We had 75 members attend the picnic. The festivities started with Bingo at 2:00 p.m. and the meal was served at 4:00 p.m. There were 15 different Bingo game winners. A delicious meal was provided for all attendees. Raffle tickets were sold and drawings were held after the meal with 13 people each receiving a cash prize of \$20.00.



My Mom just won Bingo!



The early Bingo players.



Chatting after Bingo, waiting for the food to be served.

Ohio District Scholarship Dinner

Youngstown, Ohio District of FCSLA held their scholarship dinner at Avion on the Water in Canfield, OH.

The Senior Branch winners were already attending college for the semester and could not attend the luncheon.



The Puhalla family with their daughter Alyssa a Branch 231 scholarship winner.



Carol Dumez, Branch 231 Secretary/Treasurer, representing her great-niece Amber Schultheis, S169 winner; Alyssa Puhalla, J231 winner and Dolores Sonoga, S169-J231 Branch President, representing Cole Kusnierz-Compton, another S169 winner.



Newest Member Maya Arnold Joins Branch 376

Maya Grace Arnold, born June 8, 2017 joins Helen Glocka (great-grandmother), Susanne Glocka (grandmother) and Jennifer Glocka Arnold (mother) as a member of Branch 376, Milwaukee, Wisconsin. Her great aunt Nancy Glocka Danhauer, aunt Angela Glocka Lois and cousins Adelaide and August Lois are also FCSLA members of Branch 376.

CHRIS AARON WINS FIRST PRIZE

Chris Aaron (J175) of Mt. Prospect, IL won first prize in the Science Fair with his team in school. Their topic was explaining about a Super Nova. They had recreated a look of the Super Nova and also used posters and a computer. He also was on the honor roll. He is now in 8th grade.

The photo at right is of his proud Mom Pattie (Wos) Aaron and Chris. They are members of the FCSLA of Chicago, IL. Chris is a 7th generation member, his very proud Nana Cathy (Svihula) Wos of Madeira Beach, FL and his Aunt Cathy Wos of St. Petersburg, FL. They have three generations that came from Slovakia and we are all very proud to be of Slovak decent.



Jr. Branch 317 Member Graduates 8th Grade

ELEANOR MARIE ANDERSON, daughter of Tim and Sherry Anderson of Schererville, IN graduated from St. Michael Catholic School on May 25, 2018. Eleanor (Elie) is a lifelong member of Jr. Branch 317 and has been very active



Elie (center) is pictured with her Mom Sherry and sister Sara.

in branch activities. She helped in Join Hands Day, caroled at a nursing home, helped at the Slovak Day bake sale and did cantering at Masses. She also sang with her cousins Ava Widiger, Brynne Widiger and Barbara Trelo who are also members of Branch 317 at the Sr. Branch 409's Christmas party. Elie will be attending Marian Catholic High School in Chicago Heights, IL. She is looking forward to playing the clarinet in Marian's incredible marching band which she started to play in fourth grade.

Branch W093 Christmas Party December 2

Christmas Party at 12 noon, Beseda Hall, Tabor, SD. Potluck, cookie exchange, meeting, honor 50 year members and scholarship winners, games and refreshments. Any questions please call Secretary Joyce Sestak at 605-463-2268.

Sr. Branch 376 and Jr. Branch 334 Hold Spring Meeting

President Mary Jo Noyes and all members of Sr. Branch 376 and Jr. Branch 334, Milwaukee, WI, welcomed past President Kathy Dorfner as she recovers from three strokes suffered last year. Vice President Dorfner thanked everyone for their prayers, cards, flowers, visits, and well-wishes, including those from the National Office! "These things and the patience, love and support of my daughter, Dawn, son, Dave, family and friends are what have gotten me through this horrendous time!"

Minutes were read by Daniel Loduha, and Kathy Valent presented the Financial Report. President Noyes reminded members to check the *Jednota* for special events and offers. Members were then treated to a delicious lunch, followed by a sinful poppy seed cake! Garden-themed door prizes were created by Mary Peterson and raffled off.

Before the meeting was adjourned, members were

asked to keep deceased members and sick members, especially Drew Price, in their prayers and to note that the annual Christmas party will be held on Saturday, December 8, 2018, starting at 11:30 a.m.



Attends Annual Indiana Fraternal Alliance Meeting

Seven members of the Helen Kocan District attended 120th Annual Meeting of the Indiana Fraternal Alliance, on August 23-24, 2018 in Kokomo, IN.

The Fraternal Cause Project took place at Jackson Street Commons, built in 2014. Jackson Street Commons houses homeless and disabled veterans in 27 units. Veterans pay 30% of their wages and stay until they are ready to go on their own. They also have their own cars and many have bicycles. Members played Bingo with the veterans, toured the facility inside and the gardens. All the residents received gifts provided by the Indiana Fraternal Alliance members. It was enjoyed by all that attended.

Ross Waltemath, Howard County Veterans Services Director spoke to us on benefits for veterans, and asked us to support our own local veteran organizations.

Keith Ward, Community Outreach Manager of United Commercial Travelers presented a talk on why to join a fraternal. He told us about getting involved, change with the times, make meetings fun and publicize events.



SANTA'S DOG

John Giannini (S161), retired Lieutenant Colonel in the Army Reserve, has been a member of FCSLA for over fifty years. His wife JoAnn has written a Christmas book, **SANTA'S DOG**, about family, loyalty and a dog. They thought this story would resonate with fellow FCSLA members and wanted to offer a special discount. If you love dogs, if you have family in the military, or if you believe in Santa, you will be touched by this book.



In this rhyming story, readers follow the adventures of Santa's best dog, Lance, when he falls out of the sleigh one Christmas Eve. He's taken in by the animal shelter and then brought home by a military family who needs some help as Dad is called to serve his country. When Christmas Eve comes 'round the next year, Lance must decide whether to return to the North Pole with his friend Santa or stay with his new family.

As JoAnn explains: *SANTA'S DOG is based on a true story! Early in our marriage when my husband was deployed to Iraq during Operation Iraqi Freedom, I didn't like being at home myself and adopted Sampson, an older mixed-breed dog (part husky, part angel), from a kill-shelter in Las Vegas. Sampson became my best friend and kept me safe. One day after John had returned home from deployment, I brought Sampson to the veterinarian to get his ears checked because he didn't seem to be able to hear me (why else wouldn't a dog come immediately when called, right?) The vet assured me that Sampson was fine and explained that his behavior was typical of northern-breed dogs: they do things on their own time. I went home and told my husband what the vet said, and John declared, "Northern dog? Maybe he's Santa's dog and got lost from the North Pole!"*

Get a free doggie bandana (and free media mail shipping) with each book purchased directly from the Dogs & Books website. AND as a special offer to FCSLA members only, use coupon code **FCSLA** and get 15% off your order! <https://www.dogsandbooks.com/shop>.

United Slovak Societies Events

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

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

The above events are held at the American Slovak Club, 2915 Broadway Avenue, Lorain, OH. Tickets sales and reservations will close 10 days prior to the event. All tickets and reservations can be obtained by calling Pam at 440/245-5146.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF JUNE 30, 2018

ASSETS

Cash & Short Term Investments	\$	34,697,521
Bonds		911,755,073
Preferred Stock		2,253,102
Common Stock		7,025,410
Investment Income Due & Accrued		13,575,925
Property Plant & Equipment, Net		5,190,798
Certificate Loans & Accrued Interest		2,917,938
Other Assets		1,220,442

TOTAL ASSETS

\$ 978,636,209

LIABILITIES

Life Reserves	\$	298,355,386
Annuity Reserves		553,332,030
Death Claims Payable		2,562,564
Unearned Premiums		493,967
Matured Endowments		331,725
Provision for Dividends Payable		1,400,000
Accumulated Dividends & Interest		4,666,606
Accrued Convention Donations		672,000
Provision for Future Conventions		445,796
Asset Valuation Reserve		8,268,824
Interest Maintenance Reserve		1,260,108
Other Liabilities		1,427,339

TOTAL LIABILITIES

\$ 873,216,345

Surplus

\$ 105,419,864

TOTAL LIABILITIES AND SURPLUS

\$ 978,636,209

INCOME STATEMENT

For the Six Months Ending June 30, 2018

REVENUE

Insurance Premiums	\$	1,814,305
Annuity Premiums		18,448,397
Investment Income		23,007,498
Amortization of Interest Maintenance Reserve		114,184
Rental Income		184,309
Other Revenue		447,110
TOTAL REVENUE	\$	44,015,802

EXPENSE

Increase in Reserves — Life	\$	717,386
Increase in Reserves — Annuity		13,538,508
Insurance Benefits		3,440,439
Annuity Benefits		15,627,577
Commission Expense		545,350
Surrender Benefits		2,184,542
Post Mortem Benefits		670,090
Miscellaneous Member Benefits		52,083
Matured Endowments		15,542
Donation Expenses		46,060
Change in Accrued Convention Donations		126,000
Convention Expenses		100,002
Bank Service Charges		48,397
Data Processing Service Fees		167,867
Accounting Fees		80,339
Actuarial Fees		195,358
Legal Fees		21,865
Consulting Fees		52,511
Branch and District Funding		400,752
Fraternal Activities		31,037
Official Publications		241,337
Scholarship Awards		142,998
Miscellaneous Employee Benefits		238,119
Fees — Directors		83,401
Salaries — Employees		976,796
Salaries — Officers		265,682
Interest Expense		164,210
Tax Expense		105,047
Depreciation Expense		110,704
Utility Expense		48,159
Postage and Printing		135,747
Advertising		49,037
Travel Expense		52,206
Insurance Department Fees		49,560
Sales Promotion		82,148
Rental Expense		189,995
Other Expense		357,792
TOTAL EXPENSE	\$	41,354,640

Income (Loss) from Operations

\$ 2,661,162

Dividends to Members

694,333

Subtotal Income (Loss)

\$ 1,966,829

Capital Gains (Loss)

3,425

NET INCOME (Loss)

\$ 1,970,254



Traditional Seasonal Sides!

PERFECT PECAN PIE

- 3 eggs
- 2 tablespoons flour
- ½ cup white sugar
- ¾ cup light corn syrup
- ¾ cup dark corn syrup
- ¼ teaspoon vanilla
- 2 tablespoons melted butter
- ⅛ teaspoon salt
- 1 generous cup chopped pecans

Preheat oven to 425 degrees. In a medium-sized bowl, beat three eggs (by hand or with a mixer) until well combined. Add flour and mix well. Add white sugar and corn syrups; mix well. Add vanilla, melted butter and salt. With a spoon, stir in pecans.

Pour mixture into a prepared 9-inch pie shell. A rubber spatula works best to ensure you get all the filling from the bowl. Bake at 425 degrees for 10 minutes, then reduce temperature to 325 degrees and bake for an additional 40 to 45 minutes. The pie is done when the center is just set and it is golden brown.

Cool pie completely before serving.

PUMPKIN MUFFINS

- 1 cup brown sugar
- ½ cup sugar
- ½ cup butter, softened
- 1 egg, beaten
- ¾ cup canned pumpkin
- ¼ cup walnuts or pecans, chopped
- 2 cups all-purpose flour
- ¼ teaspoon baking soda
- 1 teaspoon cinnamon
- 1 tablespoon baking powder
- ¾ teaspoon salt
- ½ cup milk

Preheat oven to 375 degrees. Grease or spray a standard sized muffin pan with non-stick cooking spray.

Cream butter and sugars with a mixer on medium speed until fluffy. Beat in egg. Add pumpkin and nuts.

Mix dry ingredients together well and add to pumpkin mixture in thirds, alternating with milk. Blend just enough to mix ingredients.

Spoon into prepared muffin pan and bake for 20 minutes.

BEST APPLE CAKE EVER

Baking spray with flour, or shortening and flour to grease the pan

For The Cake

- 3 cups all-purpose flour
- 1 teaspoon baking soda
- 2 teaspoons cinnamon
- ½ teaspoon nutmeg
- ½ teaspoon salt
- 1½ cups vegetable oil
- 1½ cups granulated sugar
- ½ cup brown sugar
- 3 eggs
- 2 teaspoons vanilla
- 3 large apples, peeled and cut into large pieces
- 1 cup chopped walnuts (optional)

For The Glaze

- 3 tablespoons butter
- 3 tablespoons brown sugar
- 3 tablespoons granulated sugar
- 3 tablespoons heavy cream
- ¼ teaspoon vanilla

Preheat oven to 325 degrees. Grease and flour a 12-cup Bundt pan and set aside.

In a large bowl, sift together flour, baking soda, cinnamon, nutmeg and salt. Sift two additional times and set aside.

In the bowl of a stand mixer, combine oil and both sugars, and mix until well blended.

Add eggs one at a time, mixing thoroughly after each addition. Add vanilla and mix again.

Add the sifted dry ingredients to the batter and mix thoroughly. By hand, fold in apples and walnuts and mix until evenly combined.

Spoon the batter into the prepared bundt pan. Bake for 1 hour and 15 minutes or until a toothpick inserted into the center of the cake comes out clean.

Remove cake from the oven and allow to cool in the bundt pan for 20 minutes.

While the cake is cooling, prepare the glaze. In a saucepan, over medium heat, combine all of the glaze ingredients. Bring to a boil and allow the mixture to boil for 1 minute.

Remove the cake from the pan, onto a serving plate. Spoon the glaze over the warm cake. Cool for a little longer before serving.

QUICK AND EASY CHEDDAR POTATO CASSEROLE

- 3½ cups water
- ½ cup (1 stick) butter

- 1 teaspoon salt
- ½ teaspoon black pepper
- 3½ cups instant potato flakes
- ¼ cup finely chopped onion
- 1½ cups (6 ounces) shredded sharp Cheddar cheese
- ½ cup heavy cream

Preheat oven to 350 degrees. Coat an 8-inch square baking dish with cooking spray, set aside.

In a large saucepan over high heat, bring water, butter, salt, and pepper to a boil. Remove saucepan from heat and stir in potato flakes and onion; mix well.

Spoon mixture into baking dish. Sprinkle with cheese and top with cream. Bake 35 to 40 minutes, or until heated through and the edges are golden.

CRISPY SWEET POTATO BAKE

- 1 (48-ounce) can sweet potatoes, drained and mashed
- ¾ cup sugar
- ¼ cup (½ stick) butter, melted
- 2 eggs
- ½ cup milk
- 1 teaspoon vanilla extract
- ½ teaspoon salt
- 1 cup coarsely crushed frosted corn flakes cereal

Preheat oven to 375 degrees. Coat a 3-quart casserole dish with cooking spray.

In a large bowl, combine all ingredients except corn flakes; mix well.

Spoon into prepared casserole dish. Sprinkle corn flakes evenly over potato mixture. Bake 35 to 40 minutes, or until firm and golden.

ROASTED BRUSSELS SPROUTS

- 1½ pounds Brussels sprouts
- 3 tablespoons extra virgin olive oil
- ¾ teaspoon kosher salt
- ½ teaspoon freshly ground black pepper

Preheat oven to 400 degrees. Cut off the brown ends of the Brussels sprouts and pull off any yellow outer leaves.

Mix them in a bowl with the olive oil, salt and pepper. Pour them on a sheet pan and roast for 35 to 40 minutes, until crisp on the outside and tender on the inside.

Shake the pan from time to time to brown the sprouts evenly. Sprinkle with more kosher salt, and serve immediately.



The background of the entire page is a collage of autumn-themed images. It features several pumpkins and gourds in various colors: a large red pumpkin in the upper left, a yellow and green striped gourd in the upper right, and a large green and yellow striped gourd in the lower right. There are also smaller pumpkins, gourds, and clusters of red berries scattered throughout the composition.

PERIODICAL

11/18

The FCSLA Mission Statement

We provide financial security to our members while embracing our Catholic values and Slavic traditions.

The FCSLA Vision is to:

Be a Premier Fraternal Benefit Society that offers quality financial products and benefits.