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# Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 105, NO. 3

DECEMBER 2018

Christmas is joy,  
religious joy,  
God's joy,  
an inner joy  
of light and  
peace.

Pope Francis

*Joy*

ŽENSKÁ JEDNOTA



## Fraternally Yours, ŽENSKÁ JEDNOTA®



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ŽENSKÁ JEDNOTA,

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## CHRISTMAS LETTER FROM JESUS

Dear Friends,

It has come to my attention that many of you are upset that folks are taking My name out of the season. Maybe you've forgotten that I wasn't actually born during this time of the year, and that it was some of your predecessors who decided to celebrate My birthday on what was actually a time of pagan festival. Although I do appreciate being remembered anytime.

How I personally feel about this celebration can probably be most easily understood by those of you who have been blessed with children of your own.

I don't care what you call the day. If you want to celebrate My birth, just GET ALONG AND LOVE ONE ANOTHER!

Now, having said that, let Me go on. If it bothers you that the town in which you live doesn't allow a scene, depicting My birth, then just get rid of a couple of Santa's and snowmen, and put in a small Nativity scene on your own front lawn. If all My followers did that, there wouldn't be any need for such a scene on the town square, because there would be many of them all around town.

Stop worrying about the fact that people are calling the tree a holiday tree, instead of a Christmas tree. It was I who made all trees. You can remember Me anytime you see any tree. Decorate a grape vine if you wish: I actually spoke of that one in a teaching, explaining who I am in relation to you and what each of our tasks were. If you have forgotten that one, look up John 15: 1-8.

If you want to give Me a present in remembrance of My birth, here is my wish list. Choose something from it:

★ Instead of writing protest letters, objecting to the way My birthday is being celebrated, write letters of love and hope to soldiers away from home. They are terribly afraid and lonely this time of year. I know, they tell Me all the time.

★ Visit someone in a nursing home. You don't have to know them personally. They just need to know that someone cares about them.

★ Instead of giving your children a lot of gifts you can't afford and they don't need, spend time with them. Tell them the story of My birth, and why I came to live with you down here. Hold them in your arms and remind them that I love them.

★ Pick someone who has hurt you in the past and forgive him or her.

★ Did you know that someone in your town will attempt to take their own life this season because they feel so alone and hopeless? Since you don't know who that person is, try giving everyone you meet a warm smile; it could make the difference.

★ Instead of nit picking about what the retailer in your town calls the holiday, be patient with the people who work there. Give them a warm smile and a kind word. Even if they aren't allowed to wish you a "Merry Christmas" that doesn't keep you from wishing them one. Then stop shopping there on Sunday. If the store didn't make so much money on that day, they'd close and let their employees spend the day at home with their families.

★ If you really want to make a difference, support a missionary, especially one who takes My love and Good News to those who have never heard My name.

★ Here's a good one. There are individuals and whole families in your town who not only will have no "Christmas" tree, but neither will they have any presents to give or receive. If you don't know them, buy some food and a few gifts and give them to the Salvation Army, a St. Vincent DePaul Society, or some other charity that believes in Me, and they will make the delivery for you.

★ Finally, if you want to make a statement about your belief in and loyalty to Me, then behave like a Christian. Don't do things in secret that you wouldn't do in My presence. Let people know by your actions that you are one of mine.

Don't forget; I am God and can take care of Myself. Just love Me, and do what I have told you to do. I'll take care of all the rest.

Check out the list above and get to work; time is short. I'll help you, but the ball is now in your court. And do have a most blessed Christmas with all those whom you love and remember:

**I LOVE YOU! - JESUS**



## DIRIMENT IMPEDIMENTS

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

My dear Sisters and Brothers in Christ,

This month we conclude our year-long topic of the Sacrament of Marriage and especially the processes with which the Church handles invalid and irregular marriages. In this final article for 2018 I give you a brief explanation of “diriment impediments.”

We all should know what the word “impediment” means; namely, an obstacle or impairment. However, the phrase “diriment impediment” is not used as commonly and is mostly attributed to Catholic marriage. It is defined as “a disability that makes void a marriage contracted even with the required legal solemnities.” This is not the same as grounds which need to be proven in order to receive a Church annulment. So what does this exactly mean? Canon 1066 states, “Before a marriage is celebrated, it must be evident that nothing stands in the way of its valid and licit celebration.” It refers to a factor or impediment

which invalidates a marriage, such as the existence of a prior marriage. Allow me to provide you with a list of diriment impediments. Some are rare while others are more common.

Canon 1083 refers to the age requirement for a valid marriage. If the man is under 16 years of age, or the woman is under 14 years of age, then their marriage is invalid.

Canon 1084 is regarding “antecedent and perpetual impotence to have intercourse, whether on the part of the man or the woman.”

Canon 1085 states that if one of the parties to a marriage was bound by a previous, valid marriage at the time of the exchange of consent, the validity of the marriage can be challenged. This type of case is called *ligamen* (prior, valid bond).

Canon 1086 concerns with what we call Disparity of Cult (or Worship). A marriage between a Catholic and a non-baptized person is invalid, unless they receive a dispensation from the Bishop or his delegate.

Canons 1087 and 1088 refer to those who have received Sacred Orders or who have taken a perpetual vow of chastity. Any attempt at marriage by either is invalid.

Canon 1089 states that no valid marriage can exist between a man and a woman who has been abducted.

Canon 1090 is something that may be seen in today's headlines. A pair who wishes to marry collaborated to kill the spouse of one of them in order that they might be free to marry. An interesting fact: Only the pope may dispense this impediment but there are no instances in which any pope has done so.

Finally, Canons 1091 through 1094 refer to lineage and the marriage of parties who are closely related by blood or even adoption.

This past year you have all taken a short course in the various Church canons pertaining to marriage. As Judicial Vicar in the Diocese of Youngstown it has been my privilege to provide you with an insight into these processes that take place in the Tribunals of each diocese. As we approach the celebration of Christmas, I ask that you all recall the message of the heavenly angels on the glorious night of Our Lord's birth: “Glory to God in the highest; and on earth peace to men of good will” (Luke 2:12). And to all of you, *Vesele Vianoce!*

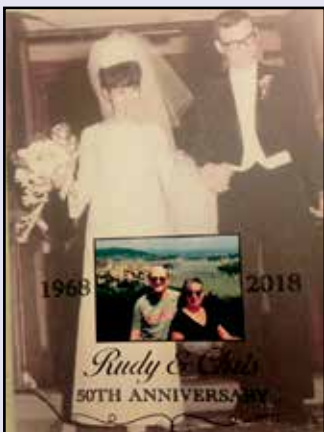
### Kuna Kuzins Celebrate

*50th Anniversary of Rudy (Kuna)  
and Chris (Mocarski) Michalek*



The Sagat family children and grandchildren of the late Lil (Kuna) and Steve Sagat gathered for a Chicago dance party in celebration of cousins Rudy (back row left) and Chris Michalek (center). Rudy and his sister Suzanne (in front of Rudy left in white shirt) are the children of the late Mary (Kuna) and Laddie Michalek.

A photo gift from the Michalek children, includes the November 23, 1968 wedding snapshot of Rudy and Chris with an insert of them in Budapest. Budapest was one of the cities visited by them on their five week summer 50th Anniversary “bucket list” trip throughout Europe which included a Greek Isles Cruise.



*Dear Friends,*

*May the spirit of Christmas bring you peace,  
The gladness of Christmas give you hope,  
The warmth of Christmas grant you love.*

*Thank you for all the kind messages and many  
submissions to Fraternally Yours throughout the year.*

*Merry Christmas!*

*Warmly, Carolyn*

# Message from our National President

## CYNTHIA M. MALESKI



Dear fellow members,

As the year 2018 comes to a close, we have many blessings for which to be thankful. We are grateful for all our members who live and work in communities across the country. At our regional summits this year and many branch and district functions, I have enjoyed discussing the state of our society, and keeping up with news about family and friends. Our gatherings together have been informative,

friendly and cooperative.

As your National President, I am pleased to inform you that our fraternal benefit society is financially and fraternally strong. With over 112,000 members across the United States and over \$1.1 billion of life insurance in force, our balanced high quality financial portfolio and our expanding national business profile have all significantly added to our value, strength and outlook as a premier fraternal benefit society. We have recently opened up two new branches in Alaska and in California. We have received excellent ratings from A.M. Best for a number of consecutive years. Your investment in our society is well secured. Our opportunities are immense.

I invite you to continue to be part of this great and amazing story by purchasing one of our quality life insurance or annuity products.



Recently, our National President and her husband Dr. Andrzej Groch attended several events celebrating Slovak and Czech culture and history. Pictured above is Cynthia Maleski National President FCSLA with Theresa Kluchinski, National President, Ladies Pennsylvania Slovak Catholic Union, whose headquarters are in Wilkes-Barre, Pennsylvania.

When I think about the profound courage, determination and grit of the women who founded our fraternal organization over 125 years ago, it never ceases to amaze me when we learn about their wisdom and vision to find ways to provide financial security for our people and to find ways to embrace our faith, our culture and heritage, while interweaving our lives into the fabric of American life. We are all indeed a part of a noble cause. At this time of year it is also a perfect time to make a donation to our Anna Hurban Scholarship Fund to benefit our student members. We look forward to continuing to work together to perpetuate our histories and values in new and innovative ways as we bridge generations for the future!

Finally, as we prepare our Christmas Eve supper, or Vilija (or Wigilia), let us pray together for the vitality and strength of all of us, especially our young people, as together we face the joys and challenges of this 21st century! We celebrate the independence of the Slovak and Czech Republics, and the 100th anniversary of the re-establishment of the Republic of Poland, as well. We pray for the people of these nations as they grow in the spirit of democracy. Most of all, as we greet the Christ Child into our hearts and home, we hope for world peace, good will and love for all peoples.

Gods Blessings for all of us,

Cynthia M. Maleski, National President

### 100th Anniversary of Poland's Independence Celebrated in Pittsburgh, PA



In celebration of the 100th anniversary of the re-establishment of the Republic of Poland, the Kosciuszko Foundation, Pittsburgh Chapter, held its annual Polonian of the Year Award Luncheon and on October 6, 2018, and hosted the Foundation's National President Marek Skulimowski. Professor Thaddeus Massalski, Ph.D was honored for his outstanding scientific achievements for many decades. He escaped Poland at the age of 16 during World War II and served in the Polish Division of the Army of General Montgomery of the Allied Forces. Several officers pictured above are members of FCSLA, formerly PWA.



## LIFE INSURANCE: TOO MANY QUESTIONS, TOO MANY CHOICES AND TOO MANY DECISIONS



Albert Heiles

**Question 1:** What type of life insurance should I consider? There are two basic types of coverage: PERMANENT or TERM.

**PERMANENT:** Provides financial security for surviving loved ones and also builds cash value for the policyholder. Some permanent life insurance policies provide nonguaranteed dividends.

**TERM:** Three basic considerations:  
1) coverage for a predetermined specified period of time 2) premiums likely to increase as times go on, but are lower in the earlier years than permanent policies 3) does not build cash value.

### So, which policy is right for you?

Begin by determining the proper amount of insurance coverage. Consider your short- and long-term objectives, financial liabilities and cash flow – in other words what you can afford.

Once you select the coverage amount and select the affordable premium, you need to consider the beneficiary designations, what dividend option you want and if you want to add additional options such as waiver of premium or other options.

Just how much should we plan for our funeral costs, taxes, unpaid medical expenses, outstanding bills or loans, educational expenses? Life insurance can be used for planning a gift or leaving a legacy or to plan for a comfortable retirement. Cash value life insurance may help by providing a portion of the needed cash for beginning a new business.

Although these questions may seem challenging, with the help of a licensed professional life insurance agent you will surely be able to find the right policy for your personal situation. The important first step is to meet with a professional from FCSLA.

### Why do people hesitate to get a personal life insurance plan?

People think the coverage at work is enough, even though employer's coverage generally goes away when one leaves the employer. Sometimes people think coverage is too expensive to consider a personal insurance plan because they don't understand the options available to them.

FCSLA offers policies that can be paid with a single premium payment or with other payment options including monthly, quarterly, semiannual or paid annually.

FCSLA offers youth term insurance for a premium as

low as \$14.00 per year. A young adult can buy a \$50,000 term insurance for as little as \$90.00 per year. An individual in their mid 60's can buy a \$10,000 permanent life insurance policy for less than \$ 50.00 per month. An individual in their mid 70's can buy a single premium life insurance policy with a death benefit of \$5,000.00 for as little as \$3,400.

FCSLA is here to help find the right policy, options and benefits that are best for you.

Please call the home office, and ask for the life department and we will be sure to arrange for a professional licensed representative to contact you.

## Home Office Announces Kim Graham as New National Secretary



Kim is a seasoned veteran of the Insurance and Financial Services Industry. Kim holds a Bachelor Degree in Business Administration with a major in Marketing from Miami University, Oxford, Ohio.

Kim started her career with MetLife in Dayton, OH. During her 20 year tenure at MetLife, she held various senior leadership positions while living in Pittsburgh, Cincinnati, Chicago and Cleveland. Her experience was managing operational and sales functions. Kim then joined Prudential Financial as a member of their management team here in Cleveland managing their operational and sales functions. After 5 year at Prudential, she joined National Employee Benefit Services, Inc. (NEBS Financial) as their Senior Vice President of Sales. Kim returned to MetLife for 5 more years as the Regional Business Development Director in a new division PlanSmart working with group clients to provide voluntary retirement education and decision support workplace assistance programs. Most recently, Kim was with an agency that sells whole life insurance and annuity products. Her well rounded background in managing administrative operations, underwriting, business development and IT brings a wealth of knowledge and experience to the National Secretary position.

Kim is currently the President of Women In Networking (WIN) Cleveland a non-profit professional organization which encourages women to build connections to network, learn and thrive professionally and personally.

Kim is also involved with Estate Planning Council, National Associate of Insurance and Financial Advisor Member (NAIFA), Society of Financial Services Professionals (SFSP), and The Financial Executives Networking Group (FENG).

In her free time, Kim likes to golf, ski, sail and travel. She also enjoys the theater and is a member of Playhouse Square Partners.

## ASCA VILIIJA DINNER

The ASCA Vilija Dinner is scheduled for Sunday, December 9 at 4 p.m. at the Fr. Snock Center of Our Lady of Sorrows Parish, 2800 Shady Run Rd., Youngstown OH 44502. Please contact Loretta at [loretta.ekoniak@gmail.com](mailto:loretta.ekoniak@gmail.com) or 330-549-3760.



*May you have  
the Gift of Faith  
the Blessing of Hope  
and the Peace of His Love  
at Christmas and  
throughout the New Year!*

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## **Branch W130 of Clutier, Iowa Hosts Trip to Amana Colonies**

On Sunday, September 16, 42 members and guests enjoyed a bus trip to the Amana Colonies. FCSLA Lodge W130 of Clutier, IA hosted the event. A delicious lunch was served at a well-known restaurant in Main Amana. After lunch, members had the opportunity to shop at a variety of stores. Members were then treated to the play "A Comedy of Tenors" at the Old Creamery Theater. It was a beautiful fall trip and a very enjoyable day for everyone.



## **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. 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.

Please call Kelly at the FCSLA Home Office – (800) 464-4642 Ext. 1051 or email at [Kelly@fcsla.org](mailto: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](http://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.



## National and District Scholarship Awards Luncheon

The Magdalen I. Iskra District recently held a luncheon to honor the 12 National and 4 District Scholarship recipients from the district. Two special award recipients were also honored. There were 65 adults and 3 children in attendance. The luncheon was held at the Genetti Hotel & Conference Center in Wilkes-Barre, PA. Anna M. Hudock, District Treasurer served as Master of Ceremonies.

Bernadette Yench, Sr. Branch 172 Secretary led the Pledge of Allegiance and the singing of the National Anthems of the United States of America and Slovakia. Magdalen I. Iskra, District President extended greetings to all in attendance. Antoinette Kravits, District Auditor gave the invocation. A delicious buffet was served. After lunch, Anna M. Hudock introduced the branch and district officers in attendance. Each recipient then introduced their family

members present. The District Scholarships were then awarded.

Gifts were presented to the National Scholarship recipients from their branches. The Magdalen I. Iskra Scholarship and the Frank and Joann Biros Memorial Scholarship were also presented. Everyone in attendance were given gifts, compliments of the First Catholic Slovak Ladies Association. After the awarding of the scholarships and gifts, Ann Dougher, District Fraternal Coordinator gave the benediction. The program ended with singing of "God Bless America" by everyone in attendance.



**National, District, and Special Award Recipients – First row:** Magdalen I. Iskra, District President; Peter J. George, National High School Freshman Award; Ryan Jon Eckert, National 7th Grade Award; Abigail L. Sabol Spare, Frank and Joann Biros Memorial Scholarship; and Catherine Rose Flannery, District 5th Grade Award. **Second row:** Michael J. Kolessar, National College Senior Award; Jill S. Blazes, National College Freshman Award; Marissa E. Jason, National High School Junior Award; David Alberigi Jr., District College Sophomore Award; Kristina M. Guth, National College Freshman Award; Matthew N. Pehala, Magdalen I. Iskra Scholarship; and Anthony R. Bevilacqua, National High School Senior Award.



**Seated, L-R:** Peter J. George, John George, and John George Jr. **Standing:** Jude Trzcinski, Catherine Trzcinski, Cathy Kolessar, Mike Kolessar, and Michael J. Kolessar.



**Seated, L-R:** Patricia Bryk, David Bryk, Ann Kwak, Charles Butler, Jill S. Blazes, and Anna Blazes. **Standing:** James Blazes, Christian Blazes, Jennifer Blazes, and Anna Hudock.



**Seated, L-R:** Nancy Alberigi, Rita Kecnich, Anna Hajala, Antoinette Kravits, and Donna Schwalbach. **Standing:** David Alberigi, Jr., Diane Gregor, Jacqueline Barkus, and Robert Barkus.



**Seated, L-R:** Thomas Guth, Mary Ellen Meyers, JoAnn Klinesmith, and Ann Dougher. **Standing:** Brianna Guth, Kristina M. Guth, Alina Guth, Karen Guth, Lillian Kalinowski, and Irene Kalinowski.

Recipients unable to attend were: Ashley E. Ungvarsky, National College Senior Award; Gabriel J. Dalessandro, National College Junior Award; Maggie E. Falchek, National College Freshman Award; Lindsay Hoover, National College Freshman Award; Brianna M. Van Why, National 7th Grade Award; Mary B. Klueber, District High School Freshman Award, and Matthew J. Van Why, District 2nd Grade Award. Congratulations to all recipients!



**Seated, L-R:** Alexandra Pehala, Theresa Matrisciano, Magdalen I. Iskra, and Martha A. Iskra. **Standing:** Christina Pehala, Matthew N. Pehala, Jeffrey Pehala, Angela Bevilaqua, Anthony R. Bevilaqua, and Karen Bevilaqua.



**Seated, L-R:** Stephanie Eckert, Rosalie Eckert, Paul Jason, Marissa E. Jason, and Mary Ann Ewasko. **Standing:** Ryan Jon Eckert, Frank Ceklosky, Theresa Ceklosky, Barbara Ceklosky, and Bernadette Yench.



**Seated, L-R:** Marie Flannery, Brian Flannery, Theresa Partika, Bernadine Sabol, Bonnie Baltes, and Abigail L. Sabol Spare. **Standing:** Andrea Flannery, Catherine Rose Flannery, Michael Flannery, and Lori Sabol.

# 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](mailto:heather@fcsla.com)  
 Beachwood, OH 44122      Website: [www.fcsla.org](http://www.fcsla.org)

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

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

#### Your (Current Member) Information:

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

#### Please Have An FCSLA Representative Contact:

Prospective Member: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City, State, Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_

Name of your FCSLA Representative

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



## Branch W033 Holds Branch Picnic in Spillville, Iowa

Branch W033, Spillville, IA, held their annual branch picnic on Sunday, July 8, 2018 at the Spillville Library with over 20 people in attendance. After a period of fellowship all enjoyed a potluck meal with refreshments. The branch supplied hot dogs, spiral ham, buns, refreshments, and table settings. Deacon James Zajicek led the group in prayer before the meal. Door prizes were awarded after the meal. The day ended playing bingo with winners selecting assorted snacks as their prizes from a great selection of "goodies."



**THERE WILL BE NO ADDITIONAL  
WORD SEARCHES FOR 2018.**

**Be on the lookout for new Word Search  
Puzzles in 2019!**

## Members of Sr. Branch 630 and Jr. Branch 534 Enjoy Buffalo Bison Baseball Game



Having a great time watching the Buffalo Bison Baseball team on Polish-American Day in Coca Cola Field are members of the First Catholic Slovak Ladies Association, Sr. Branch 630 and Jr. Branch 534 of Buffalo, NY. Pictured above, from left to right are: John Gonsiorek, Regional Sales Manager; Lynn Zakowicz, Branch 630 President; Terry and Mary Jane Schicatel.



Sr. Branch 630 and Jr. Branch 534 members enjoying the Buffalo Bison Baseball game. Holding the FCSLA sign is Lynn Zakowicz, FCSLA Branch President.

## 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.



## Branches 114 and 198 Hold Scholarship Luncheon and St. Ann's Day Celebration

On July 22, 2018, Sr. Branch 114 and Jr. Branch 198 celebrated St. Ann's Day in Lorain, OH with a meeting and Scholarship Luncheon for applicants and recipients. Sr. Branch President Bernie Danevich announced there were three Senior applicants, Meghan Novotny, of VA, Jenna Hartle of TX and Abby Desko, OH, all who were unable to attend. There were two Junior Branch applicants, Leah Shutic and Kylie Zelina. Kylie, a second grader, was awarded a FCSLA scholarship of \$750. Kylie was accompanied by her parents and grandmother, Glenice Zelina, a member of S114. Betty Boone, Jr. Branch 198 Secretary and Treasurer, presented Kylie with branch gifts and congratulations. All Senior and Junior Branch applicants will receive a monetary gift from the Lodge along with congratulatory wishes.

Afterwards, a light luncheon was served to all with cake for dessert.



Branch Officers, L-R: Marge Thomas, S114 Financial Secretary; Betty Boone, J198 Secretary/Treasurer; Cindy Sams, S114 Secretary; Bernie Danevich, S114 President; and Joann Mrosko, S114 Treasurer.

The meeting ended with a raffle and gifts from Sr. Branch 114 and FCSLA followed by prayer and adjournment.



J198 Scholarship winner Kylie Zelina is pictured with J198 Secretary/Treasurer, Betty Boone.



"Join Hands Day" activities for Sr. Branch 630 and Jr. Branch 534, Buffalo, NY, included the creation of a Meditation Garden at the home of a deserving family in Colden, NY, just south of the city of Buffalo. The volunteer project was completed under the direction of project co-chairs Peter Pasnik and Kathy Kubicki.



## Youth Member Bowling Party Hosted by Branch W001

Branch W001 in New Prague, MN recently hosted a Bowling Party for all of their youth members and their families.

The party was held on October 28th at Strike Force Bowl in New Prague, MN. All attendees enjoyed the afternoon of bowling and were treated to pizza and pop.





## Trio of Brothers are Altar Servers

**MATTHEW, STEVEN and CHRISTIAN McNEILL** are altar servers at St. John the Beloved in McLean, VA. They attend the parish school, St. John Academy, and, along with their sister, Candice, are members of Jr. Branch 158. Their grandmother, Margaret Buss, is a member of Sr. Branch 319.



## Welcomes Newest Addition



Kristi (S128) and her husband Justin Lister welcomed their first child into the world on August 17, 2018 – **ZOIE LYNN LISTER**. She has been a member since birth. She is the first grandchild of Robert and Rita (Kmetz) Jordan. (S128, Lakewood, OH).

**HAVE YOU  
SIGNED UP A  
NEW MEMBER  
RECENTLY?**

## Branch W080 Holds Brunch Meeting

A springtime brunch meeting of Branch W080, Clarkson NE, was held May 20 following 10:30 Mass. Students of St. John Neumann School prepared a delicious meal with the help of their parents. Fr. Rod Kneiff led the opening prayer after which the group enjoyed a hearty meal of egg/sausage casserole, mixed fruit and sweet rolls.

President Don Vrbicky conducted a short business meeting during which certificates were awarded to 50-year members. Vice president Ron Bos acknowledged Dennis Podany with certificates for two of his children: Kim McBride and Christopher Podany, while

son Paul Podany was there to receive his certificate. Mary Ann Bos received a certificate for her son Larry Bos, and Marvin Podany accepted one for his daughter Tricia Lenz. Secretary Sharon Bos reported three members passing in the last year: Gloria Wemhoff, David Podany and Shirley Podany. May they rest in peace.

Door prize winners of flowers and gardening supplies were Steve Brabec, Linda Prokopec, Mary Ann Bos, Larry Cerny, Mary Prokopec and Shane Schienost. The event concluded with a closing prayer led by Deacon Eddie Fisher.



Dennis Podany receiving certificates for his children, Kim and Christopher.



Marvin Podany accepting for daughter Tricia Lenz.



Paul Podany and his wife accept 50 year certificate.



Mary Ann Bos receives award for son Larry Bos.



Some of the crowd enjoying breakfast.

## YOUNGSTOWN DISTRICT HONORS SCHOLARSHIP WINNERS

The Youngstown District held its annual scholarship dinner honoring winners at the Avion on the Water Catering Center, Canfield, OH, on Sunday, August 19. District President Bernadette Demechko introduced Doctor Mary Lou DiPillo, President of S30, that hosted the event. Mary Lou thanked everyone for attending and for their continued interest in the education of their children and grandchildren. There were 150 people in attendance sitting at tables brightened with autumn centerpieces. The color scheme of orange, gold and brown was carried out in the gift bags which contained items for the door prizes.

Bernadette announced there would be no formal District Meeting but she did have several announcements. She commented that the Youngstown District and the Cleveland District met in Twinsburg, OH for a District Summit. National Sales Manager, Albert E Heiles, talked about the newly designed insurance applications. Kelly Shedlock, Fraternal Director, gave tips on how a Branch or District could earn money. Questions and answers followed with a delicious lunch ending the event.



**Patricia Granchay awarded the \$500 Anna S. Granchay District Scholarship to Katelynn McHugh. The scholarship was established in 1996 to honor her sister-in-law, Anna S. Granchay, past National President. It is maintained by Branch 156.**

Victoria attended the Slovak Fest at Our Lady of Sorrows Parish (OLOS) in August and Bernadette spoke to her about the event. Victoria said it was a wonderful experience. She has been invited to attend the Vilija Dinner at OLOS, December 9th.

The President thanked the members who had volunteered their time and support the Simply Slavic Fest in June and the Mahoning County Slovak Fest in August.

The President then announced that the Branch Presidents would be called forth. She would announce the winners in her Branch who would speak on their school activities,



**SCHOLARSHIP WINNERS – Seated L-R: Regina Demechko, District President Bernadette Demechko, Alyssa Puhalla, Bryson Merrell, Patrick Brooke, and Michael Shannon. Standing: Dolores Sonoga representing Cole Kusnierz-Compton, Nicholas Leombruno, Katelynn McHugh, Mara Bahmer representing Jack Bahmer, Carol Dumez representing Amber Schultheis, Donna Bard representing daughter Katelyn, and Joan LaRiccia representing granddaughter, Sydney Podwika.**

Melanie Leonard, President of S161, introduced J192 members, Regina Demechko and Patrick Brooke. Regina is attending Archbishop Hoban High School in Akron and is involved in swimming and baseball. Patrick is looking forward to being in third grade at Holy Family School, Kent, OH. Sara Bahmer represented her brother Jack who is already at Texas A&M and will be studying Oceanographic Engineering. Ohio University student, Katelyn Bard, was represented by her mother, Donna Bard. Katelyn is a graduate student but was doing EMT work at Yosemite Park for the semester break. Emily Lyons, Graduate student at Gannon University, was unable to attend.



**Agnes Lisko (center), representative of the Katherine L. Sedlacko Family Trust Scholarship; with District President Bernadette Demechko, whose grandson, Doran Kaplan won the \$1,000 award. Doran's uncle, Mark Demechko, represented Doran who was at classes at the University of Texas. This year was the twelfth year the Sedlacko Scholarship has been given to Youngstown District members.**

Dolores Sonoga, President of S169, introduced J231 member, Alyssa Puhalla. She will be attending third grade at St. Charles School, Boardman, OH.

She came prepared with her "speech" printed on paper so she wouldn't forget to thank everyone who is helping with her education. Dolores announced that Cole Kusnierz-Compton was unable to attend. He resides in Albany, CA,

sports, or any interest they had. The President would give the winner a monetary gift from her Branch and District Treasurer, Shelly Zura, would present them with the monetary gift from the District.

Doctor Mary Lou DiPillo, President of S30, announced that her two winners, Scott Allen Clark and Erika Hripko, were unable to attend but their gifts would be mailed to them.

Patty Granchay, President of S156, introduced Katelynn McHugh who will be attending Columbus College of Art and Design.

*(Continued on next page)*



## Branch W018 Recognizes National and Branch Scholarship Winners

On Thursday, July 19, FCSLA Branch W018 formally recognized and congratulated its 2018 National and Branch scholarship winners at a dinner in their honor at the Spaghetti Works Restaurant.

Those able to attend received a certificate from the Branch as well as our support and pride in their academic accomplishments. Members who were awarded National

### YOUNGSTOWN DISTRICT

but will be attending Case Western Reserve in Ohio. Carol Dumez represented Amber Schulthesis who also could not attend and will be attending Miami University, OH.

Shelly Zura, S344, substituted for her mother, Shirley, who is President, and introduced Bryson Merrell, J257, who is in third grade at St. Charles School, Fort Wayne, IN. She introduced Nicholas Leombruno, S344, who is a senior at Ursuline High School, Youngstown, OH. Joan LaRiccica, represented her granddaughter, Sydney Podwika, who resides in North Carolina and is attending the University of North Carolina. Joan thanked the organization and stated six of her grandchildren have been awarded a FCSLA scholarship in the past. Jacklyn Fontana S344, Findlay, OH, was already at Ohio State and could not attend.

Patricia Granchay announced the winner of the \$500 Anna S. Granchay was Katelynn McHugh of Branch 156.

Agnes Lisko, representing the Katherine L. Sedlacko Family Trust Scholarship announced that Doran Kaplan of Spicewood, TX, had been selected to receive their \$1,000 award. Mark Demechko, Doran's uncle, spoke on his behalf thanking the Sedlacko family and the FCSLA for its continued work in education. Doran was already attending classes at the School of Medicine, University of Texas in Austin, TX.

Sandi Saluga, S422, introduced Michael Shannon who is in sixth grade, at Saint Patrick's School in Kent, OH.

The President reminded the group that the District Christmas Party will be held at The Embassy, Youngstown, OH. November 18, with Patty Granchay and members of Branch 156 hosting the event.

The group was asked to applause for the S30 committee for the excellent Scholarship Dinner and also for the Manager of Avion on the Water Catering Center for the excellent meal and service.

All prayed for the deceased of the FCSLA who have brought us to being the successful organization that it is today.



The audience of 150 members enjoying a delicious meal before the start of the program.

scholarships are Cooper Hladik, Liam Krejci, William Rice, Jordyn Steffen, and Nathaniel Zuroske. Branch scholars are Sophia Adamek, Colter Fulton, Isabelle Fulton, Quinn Krejci, Daniel Popelka, Luke Rice, Kelsey Rodis, and Thomas Towell.

Since the Branch began offering scholarships to its members in 2009, members who do not live in the Omaha metro area applied for scholarships, and four of them received scholarships: Cooper Hladik from Sedalia, MO, Colter and Isabelle Fulton from Nebraska City, NE, and Thomas Towell from Fairlawn, OH.

Congratulations, FCSLA Branch W018 Scholarship Winners!



Back Row, L-R: Nate Zuroske, Sophia Adamek, Bob Hladik, President. Front Row: Luke Rice, William Rice, Julianne Popelka, Scholarship Chairperson, Liam Krejci, Quinn Krejci, Isabelle Fulton, and Colter Fulton.

## Eagle Scout Alex Spindler Completes Board of Review



Alexander Spindler of Troop 337, Palos Heights, IL, a member of Branch S287, Oak Lawn, IL completed his Board of Review on February 14, 2018.

For his Eagle Scout project, Alex planned and conducted the refurbishment of the Alan R. Shepard Theater Boy's dressing room.

In July of 2016 Alex received the Order of the Arrow which is the National Honor Society of the Boy Scouts of America. Alex also earned the religious award, "Ad Altare Dei" on January 26, 2014. He earned 31 merit badges through his years in Boy Scouts and the Gold Eagle Palm. At Alan B. Shepard High School, Alex participated in Band, Study Abroad Music Honor Society, National Honor Society, and National Language Honor Society. His Eagle Scout Court of Honor was held on March 18, 2018 at St Alexander Catholic Church in Palos Heights, IL.

Alexander is the son of Edmund and Mary Kay (Minelli) Spindler of Palos Heights, IL. His Mom, Dad, brother Eric, sister Grace and grandmother Emily Minelli are all members of Sr. Branch 287, Oak Lawn, IL.



## Scholarship Dinner Held for Winners from Branches 88 and 157

On June 21, 2018 the Scholarship Dinner honoring recipients of Sr. Branch 88 and Jr. Branch 157 of Monessen, PA was held. The dinner was held at the Alpine Club in Monessen. Winners and their families were welcomed by Branch President Dorothy Urbanowicz. Dr. Rev. Micah Kozoil, Branch Chaplain, gave the invocation followed by a delicious meal. President Urbanowicz then introduced the officers: Chaplain Dr. Rev. Micah Kozoil, Recording Secretary Flora Funtal, Jr. Financial Secretary Rosemary Betza, Auditors Cindy Pawelec and Ruth Todd and President and Sr. Financial Secretary Dorothy Urbanowicz.

President Dorothy introduced scholarship winners: Sean Billy (College Freshman), Gabrielle Leadbitter (8th Grade Elementary), Lily Machusko (8th Grade Elementary), James Smith (2nd Grade Elementary) and Anthony Startare, Jr. (5th Grade Elementary). It was noted that Ana Brandt (College Senior) and Kylie Kane (High School Freshman) were unable to attend the event.



A brief biography was presented on each student. Fr. Micah then addressed the students and reminded them how the world changes. He reminded them that when they complete their studies things will be very different than they are today.

Dorothy noted our products to the group and congratulated the recipients on behalf of the officers. Each was presented with a gift before departure.



L-R: Rebecca and Gabrielle Leadbitter, Barb and Walter Meek.

**GABRIELLE LEADBITTER** has attended John F. Kennedy Catholic School since 2009. She is an altar server and cantor at the school masses. She is a member of the band and chorus at JFK. Gabrielle participates in volleyball and recently competed in the PA Junior Academy of Science and received a First Award at regionals and also a First Award at the State competition held at Penn State University. She enjoys traveling with her family, swimming and spending time with friends. She is the daughter of Patrick and Rebecca Leadbitter.



L-R: Richard, Sean and Lisa Billy.

**SEAN BILLY** is a life-long resident of Monessen and Epiphany of Our Lord Parish. He attended St. Sebastian School K through sixth grade. He then transferred to Greensburg Central Catholic Jr./Sr. High School for grades seven through twelve. He has been an altar boy for Epiphany of Our Lord since he was eligible at age eight. He played soccer for Monessen's recreational soccer league, Loyalhanna United Soccer and Greensburg Central Catholic's Jr./Sr. soccer teams. He was a chess champion at St. Sebastian School and took first place at the Monessen Library tournament. He won the Battery Car Competition in eighth grade. He participated in the Pennsylvania Free Enterprise Week summer program and the Westinghouse Science Honors Institute program. He is a member of the

National Honor Society and German Honor Society. He will be attending the University of Akron this fall and will pursue a degree in Chemical Engineering.



L-R: Sean, Lily, Ella and Allison Machusko.

**LILY MACHUSKO** is 13 years old and will be entering 8th grade at Greensburg Central Catholic Junior High School. She is on the Cross Country Team, participated in the school play, was part of the Sports Club and Walking Club. Her favorite subject is science. She presented a behavioral science project at the Pennsylvania Junior Academy of Science at Duquesne University and at the Pittsburgh Regional Science Fair at Heinz Field. Her team won a silver medal at the school's Science Olympiad. Lily dances for Feel The Rhythm Dance Studio where she

*(Continued on next page)*



## Helen Kocan District Enjoy Railcats Outing

It was a warm summer evening on August 3rd when 70 members of the Helen Kocan District enjoyed a fine evening of baseball at The Gary Railcats Stadium. Members were treated to hot dogs, chips, soda and beautiful fireworks. The event was organized by Agnes Chervenak with the assistance of Elizabeth Ortiz and Alane Walk. A big thanks to the ladies for all their help and to all that attended.

In the Seventh inning our own Jason Yurechko led us by singing "Take Me Out To The Ballgame". Railcats tee-shirts were tossed into the crowd and one of our own was lucky to catch one. To top it all off, the Railcats won! It was a fun evening had by all.



## Branches 88 and 157 Scholarship Dinner

studies tap, jazz, ballet, lyrical, hip-hop and modern. She enjoys doing volunteer work both with her school and church. In her spare time she likes to spend time with friends, make crafts with her sister and watch Netflix.

St. Sebastian School since Pre-K. He will begin second grade and enjoys swimming, playing video games and running. He also loves spending time with his immediate and extended family. Tre loves to draw and hopes to become an animatronic designer one day. He is a straight "A" student.



L-R: James III, James II and Lily Smith.

**JAMES SMITH III** is 7 years old and known to his friends and family as Tre. He resides with his parents James and Tina Smith. He also has a 3 year old sister Lily. He has attended



L-R: Anthony, Lucia, Tony, Kelly and Natalie Startare.

**TONY STARTARE** is a student at St. Sebastian Regional Catholic School. This fall he will be entering the 5th grade. His favorite class is computer class. He enjoys riding his dirt bike and go-cart. This is his second FCSLA scholarship.





## Chicago Junior Branches Visit the Chicago White Sox

On a hot, sunny, humid Sunday afternoon, forty-four FCSLA Chicago District junior members and their guests enjoyed a Chicago White Sox vs. Kansas City Royals game that began at 1:10 p.m. in the afternoon. The Chicago White Sox did not disappoint the crowd and beat the Kansas City Royals 10 – 1, with two home runs made by the Chicago White Sox. True to the traditions of the Chicago White Sox Ballpark, as the home runs made by the home team were made, fireworks and the original scoreboard from the former Comiskey

Park went off, once again delighting the crowds as it has since the team's inception. The group had awesome seats along the first base line in the first tier of seats at Guaranteed Rate Field as Comiskey Park is now known. The new stadium was built between 1989-1990 and opened in 1991 under the name of Comiskey Park with a name change to U.S. Cellular Field in 2003 and in 2016 becoming known as Guaranteed Rate Field.

The group munched on hot dogs, sodas, fries, chips, nacho cheese chips

as well as the other usual fare found at any major baseball field, including the famous Chicago Vienna-style hot dogs. All in all, despite the hot, sticky weather and storm clouds looming in the background, the group had a fantastic time and enjoyed commiserating with each other as they enjoyed one of America's favorite pastimes. Thanks to Dave Krugley, Jr. Branch 106 Secretary, for putting together this fun-filled day.

(To see additional photos from this event go to: <http://www.fcsla.org/district/chicago/gallery.php>)







# IN MEMORIAM

## Loretta Wolski, Z480



Loretta Wolski (nee Lash), 67, of Aurora, IL, passed away on December 27th, 2017. Loretta was the daughter of the late Stanley and the late Rose Lash. Loretta is survived by her daughters Katherine (David) Madeja and Loriann (Andrew) Tuzim, and her grandchildren, John and Michael Tuzim and Joseph and Joshua Madeja, all of whom love her and fondly remember her each and every day. Born and raised in Chicago, IL, in the Roseland neighborhood, she attended St. Salomea School and Parish and graduated from Elizabeth Seton High School. Loretta enjoyed spending time with her family, reminiscing about the good old days over a fine meal, which always ended on a sweet note, and looking forward to the next time we would gather together. Loretta was a whiz at trivia, was always ready with a joke to share, and could tell you anything and everything about the movies and television shows of her time. Loretta was an amazing mother and a devoted grandmother who always made time for her loved ones, no matter what. Loretta will live on in our memories and in our hearts forever.

## Martha A. Kosir, S376



Martha A. Kosir (Nee Cherney) was born in her parents' Milwaukee home on April 13, 1923 and died peacefully in her Pewaukee apartment at Kirkland Crossings in Pewaukee on September 17, 2018 at the age of 95. She was the wife of the late Louis (Louie) whom she married on April 13, 1946. They had two daughters: Chris (Don) Derivan and Dr. Paula (Greg) Hillmann. She was the proud Nana of Kate (late Jason) Hillmann Ruffing, John (Dr. Jessica Nelson) Hillmann, Sarah Derivan and Tess (Matt) Kuba; and the dear great-grandma of Lucas and Crosby Kuba. She was preceded in death by her parents, Benedict and Martha and her siblings, Rudy, Steve, Ann, Val, Joe and Terry; and is further survived by many nieces, nephews, other relatives and friends. Martha's parents immigrated to the USA through Ellis Island from Czechoslovakia in the early 1900's. She was a very bright young girl, the oldest of the 4 girls in her family. Before starting St. Stephen's School in Milwaukee she spoke only Slovak, and learned to speak English when she entered 1st grade. Martha was a very devoted Catholic, and a loyal member of the Milwaukee area FCSLA Branch. Pope John Paul II (now a saint) was a special inspiration to her. She prayed the rosary frequently. Martha believed in the importance of education, and her family has bequeathed money from her estate to the FCSLA Scholarship Fund. Martha was loved by many people, and she will be dearly missed.

## Gregory J. Pietruch, S414

Gregory J. Pietruch, 66, of Nesquehoning, entered into eternal rest on, May 10 at St. Luke's Hospital, Gnaden Huetten Campus, Lehigh, PA. Born in Coaldale, he was a son of the late John and Helen (Orlosky) Pietruch. He was a lifelong member of the community and was of the Byzantine Catholic faith. Greg was a fervent Alabama "Crimson Tide" football fan, much to the dismay of the many Penn State fans in Nesquehoning who were his friends. Surviving are brothers Francis and wife Janice Pietruch of Perkiomenville, PA, John and wife Jane of the Lake Hauto section

of Nesquehoning, a sister Anna, wife of Robert Davis of Severna Park, Md., and nieces and nephews.

## Marcella Ann (Pekarcik) Butorac, S180



Marcella Ann (Pekarcik) Butorac, 89, died on January 11, 2018 in Palm Springs, CA. She was born on May 10, 1928 to parents Michael and Irene Pekarcik, the seventh child of nine, raised in Chicago, IL. She was married to Edward Butorac for fifty-six years before he passed away on September 7, 2009. They had six children, Ed, Jr., Denise, Michele, Laura, Linda and Michael; ten grandchildren and five great-grandchildren. They were very active in their church and led several Marriage Encounter Groups. "Marcy" was a stay at home Mom devoted to her children and grandchildren. She was a good friend to many women in her neighborhood and was well liked by all she met. She loved to polka with Ed and spend time with their children and grandchildren. A caregiver extraordinaire, she cared for her mother, brother, and two sisters when they became sick. She was an angel on Earth, asked for little and gave much. She led a good life and helped lead others with her simple wisdom. She loved God, her family and friends.

## Jean Elizabeth Gaboric, S009



Jean Elizabeth Gaboric, age 105, of Sunbury died February 8, 2018 at Countryview of Sunbury, OH. She was born on September 14, 1912 in Graceton, PA, the daughter of the late Joseph and Julia (Rura) Konkoly. Jean married George Gaboric on October 7, 1939 in Cleveland, OH. They were married for 61 years before his passing on May 10, 2000. She was a member of St. John Neumann Church and enjoyed gardening, crocheting, and playing cards. Jean was a strong-willed independent woman who loved time spent with her family. She will be missed by her children Richard (Julie) Gaboric of Centerburg, OH, Noreen (Richard) Krogman of White River, SD, and George Allan (Patricia) Gaboric of Austin, TX; 7 grandchildren; and 8 great-grandchildren.

## George H. Lepovsky, S590



George H. Lepovsky, 94, of Penn Hills, PA died on February 16, 2018. He was a lifelong member and former officer of S590. He was the beloved husband for 69 years of Mary (Vasilisin) Lepovsky, treasurer of S590; loving father of Richard (Sheila) Lepovsky, Marilyn (Les) Yon and Jodi (Eric) Zelenske; grandfather of six; great-grandfather of five. George proudly served his country in the US Army, 29th Infantry Division, landing on D-Day at Omaha Beach where he was wounded and later became a prisoner of war. He was a long-time member of the North Bessemer Volunteer Fire Department and a St. John the Baptists, Roman Catholic Church.

## Branch W018 Awards Scholarship Winners and Holds Annual Picnic

Branch W018 held its annual picnic on Sunday, June 24 at Nebraska's Mahoney State Park. Members, their families and guests enjoyed pulled pork sandwiches, cold drinks and delicious potluck side dishes.

After everyone had their seconds, President Bob Hladik and Scholarship Chairperson Julianne Popelka announced the Branch W018 scholarship winners.

The members who were awarded Elementary scholarships were Sophia Adamek, Isabelle Fulton, Quinn Krejci, and Thomas Towell. The High School scholarships went to Colter Fulton and Luke Rice. The College scholarship winners were Daniel Popelka and Kelsey Rodis.

The National scholarship winners were also an-



**These Junior members loved the FCSLA beach balls!**



**Hungry members gather around the serving tables for good food.**



**Members enjoy the opportunity to get reacquainted.**



**Juniors members play the national pastime before dinner.**

nounced: Elementary 1-4 scholars were Cooper Hladik and Liam Krejci; High School Freshman scholars were Jordyn Steffen and Nate Zuroske; and William Rice received the High School Senior scholarship.

After the Branch "business" was completed, members enjoyed swimming, miniature golf, paddle boats, pickup ball games, and fishing.

### ***Mary Ann Dodulik Celebrates 80th Birthday***

Mary Ann Dodulik of Branch 376 recently celebrated her 80th birthday. Her six children hosted a sit down dinner for forty people at Braise Restaurant in Milwaukee, WI for the special event. Mary Ann was surrounded by her entire immediate family for the dinner, some of whom traveled from New Jersey, Arizona and Colorado.

Mary Ann is an eucharistic minister and usher in her local church. In addition to volunteering at church she also volunteers at several resale shops that benefit Catholic organizations.



**Mary Ann is pictured here with two of her daughters Jean Houston, Sue Bean and grand-daughter Hannah Szabo.**



**Mary Ann is pictured with all six of her children, Jean Houston, Lou Dodulik, LuAnn Szabo, Paul Dodulik, Sue Bean and Steven Dodulik.**



# MATCHING FUNDS ACTIVITIES

## Sr. Branch 172

### Financial Support for King's College

Taize Prayer at the Basilica of Saints Cyril and Methodius in Danville, PA was held in the evening of Sunday, March 11, 2018. Taize Prayer is Ecumenical. The Catholic and Christian parishes in the vicinity of the Motherhouse of the Sisters of Saints Cyril and Methodius were invited, along with nearby universities and the general public. FCSLA Sr. Branch 172 sponsored the event with a Matching Funds Project to provide financial support for King's College, Wilkes-Barre, PA. Cantores Christi Reges Choir of 34 members, under the direction of Rob Yenkowski, participated in the event.



Presenting the Matching Fund check are, from left, Anna Hudock, treasurer of the Magdalen I. Iskra District; Magdalen I. Iskra, president of S172 and the District; Sister Madonna Figura, SS.C.M.; Sister Mary Beth Makuch, SS.C.M.; and Martha A. Iskra, vice president of the District and treasurer of S172.



## Branch W130

### Rootbeer Float Stand Fundraiser

Branch W130 of Clutier, IA again sponsored a Matching Fund activity for the annual summer festival on August 4. The rootbeer float stand raised \$449.50, plus the additional \$449.50 from the matching funds. The money will be used for upkeep of our newly planted evergreens at St. Wenceslaus Cemetery, rural Clutier, IA.



**Send us your Wedding, Anniversary  
and Birthday Announcements!**  
[zjbazik@comcast.net](mailto:zjbazik@comcast.net)

## Jr. Branch 115

### Pledges for Walk for Children's Hospital

Jr. Branch 115, Clairton PA, sponsored a team to walk in the Third Annual Walk for Children's Hospital of Pittsburgh. The walk was held on Saturday, June 23, 2018, at Flagstaff Hill in Schenley Park, Pittsburgh, PA. The junior members asked family and friends for pledges and walked with senior members in honor of Blake Stover, a junior member. Blake is the son of Kevin and Heather Stover, junior branch vice president, and grandson of Gerald and Monica LaFrankie, junior branch financial secretary. Blake was a patient at Children's Hospital in 2012 and received wonderful care while he was a patient, during his chemo treatments and at his checkups. They raised \$1,165 for Children's Hospital. Blake would like to thank FCSLA for the \$600 matching funds for Children's Hospital of Pittsburgh.



**Blake Stover and his mother Heather Stover.**



**JUNIOR AND SENIOR MEMBERS** – First row: Emma Stover; second row: Blake Stover and Mason Stover; third row: Camden Stover, Heather Stover, Jr. Branch 115 Vice President, Jack Konick, Monica LaFrankie, Jr. Branch 115 Financial Secretary, Gerald LaFrankie and Beth Konick, Jr. Branch 115 Treasurer.



## Branches 23 and 130 Annual Fall Brunch

Members of Sr. Branch 23 and Jr. Branch 130 of Milwaukee held their annual fall brunch on November 4 at the Machine Shed in Pewaukee. A delicious all-you-can-eat brunch was enjoyed after a general meeting, scholarship award presentation and election of officers.

(At Right) For being a FCSLA scholarship applicant, Matthew Duelge, grade 2, (left) received a gift certificate from Jr. Branch 130. His sister, Anna Duelge, grade 5, is the proud recipient of the FCSLA scholarship.



Seated, L-R: Katie Esterle, Sr. Branch 23 Secretary; Laurie Muffler, Sr. Branch 23 and Louise Yash District Vice President and Luanne Coyne, Jr. Branch 130 Secretary. Standing: Bob Mueller, Louise Yash District Auditor; Patrick Braun, Louise Yash District President; Kathy Mueller, Sr. Branch 23 President and Martin Estele, Sr. Branch 23 Treasurer.



The future of Sr. Branch 23 is its youth as represented by Jr. Branch 130 and Sr. Branch 23 members in attendance.

## Spooktacular Event in Lorain, Ohio

On Sunday, October 21st the children of the American Slovak Club in Lorain, OH, were treated to a spooktacular afternoon hosted by United Slovak Societies. The kids enjoyed several hours of bowling in their Halloween costumes followed by a pizza and doughnut party. They especially enjoyed treat bags and mini pumpkins. A fine time was had by all and their parents as well.



Rusty Groner bowling manager and Len Zilko president welcome kids to the bowling alley.



President Len with the many attendees in costume.



Volunteers who made the event possible – L-R: Michele Mager, Sue Naelitz, Lilly Zilko, Helen Zemanek. Back Row: Len Zilko, Joyce Zilko, Bob Katricak, and Marty Zemanek.



## Fraternal Societies of NEPA Donate to Domestic Violence Service Center

As part of their Make-A-Difference Day Project, the Fraternal Societies of Northeast Pennsylvania presented a donation to the Domestic Violence Service Center (DVSC) at



the October meeting held at the Ladies Pennsylvania Slovak Catholic Union Home Office in Wilkes-Barre. The donation was an assortment of items including household items, bed linens, towels, baby products, clothing, health and hygiene products. All of the items will be used by the residents of DVSC's emergency shelter and transitional housing unit. The Fraternal Societies of Northeast Pennsylvania (FSNEPA), a not-for-profit trade association, unites local leaders of fraternal benefit societies of Northeastern Pennsylvania. Members include: First Catholic Slovak Ladies Association, Greek Catholic Union of the USA, Ladies Pennsylvania Slovak Catholic Union, National Slovak Society, and Polish National Union of America. At the donation presentation, from left: John Kurilla; Magdalen Iskra; Joan Scheuneman; Mary Jo Savidge; Theresa Kluchinski; Tammy Rodgers, Outreach Supervisor, Domestic Violence Service Center; Charlotte Androckitis Ann Dougher and Martha Iskra.

### Convention Donation Information Will Be Available in Early January

Information regarding requests for convention donations will be available to print out from our website ([fcsla.org](http://fcsla.org)) in early January. It must be **completed in full** in order to receive consideration for financial assistance at our 42nd Quadrennial Convention in October 2019.

**The request must be submitted on your stationery and received at the national headquarters (address below) by April 27, 2019. Faxed and emailed requests will not be accepted.**

Convention Donation Committee  
First Catholic Slovak Ladies Association  
24950 Chagrin Blvd.  
Beachwood OH 44122

If you received a convention donation from our 41st Quadrennial Convention in 2015, your Status Report from that donation must be on file at the national headquarters in order to apply again.

The Philanthropic & Scholarship Committee, with the approval of the board of directors, has determined the budget for convention donations will be based on 10% of net income for the four calendar years preceding the convention or 1% of surplus at the year-end prior to the convention, whichever is greater, with a cap of \$1 million.

If you have any questions, please contact Jayne at the national headquarters: (800) 464-4642 ext. 1034 or [jneelon@fcsla.org](mailto:jneelon@fcsla.org).

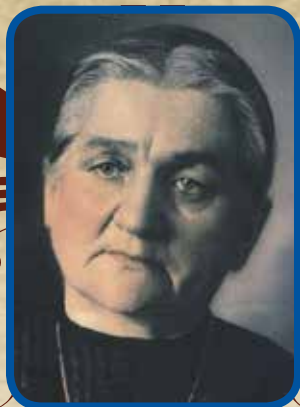
### Consular Tour Huge Success

Thirty-eight Slovak-Americans from 12 different states toured four countries (Austria, Slovakia, Poland, Hungary) on Joe Senko's 14th consular tour. They visited 15 basilicas, cathedrals and historic churches; saw nine castles; and four UNESCO sites. Some of the highlights were a tour of Auschwitz, Wieliczka salt mine, an ancient wooden Byzantine church, St. John Paul's home, the shrines of St. Faustina and Our Lady of Czestochowa, cruising on the Danube and rafting on the Dunec. The group also had an exclusive private invitation by U.S. Ambassador Sterling to a reception at his residence and an exclusive private invitation by Presov Mayor Turcanova to a reception in her office.

The tour covered many of the major cities such as Vienna, Bratislava, Tatra, Levoca, Kezmarok, Zdiar, Zakopane, Krakow, Kosice, Presov, Bardejov, Budapest as well as many smaller historic towns. All enjoyed a variety of ethnic dishes.

Many in the group attended Holy Masses in the Slovak, Polish and Hungarian languages. Also, several met with relatives in Slovakia for the first time.





## Anna Hurban Scholarship Fund

First Catholic Slovak Ladies Association

24950 Chagrin Boulevard

Beachwood, OH 44122

800-464-4642 • [www.fcsla.org](http://www.fcsla.org)

**Get Involved. Make a Donation.**

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

Sincerely,  
**Cynthia M. Maleski**  
National President and CEO

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

### Your Contribution Information

Donor Name \_\_\_\_\_

Address \_\_\_\_\_

Email Address \_\_\_\_\_

Amount \_\_\_\_\_

In Honor of \_\_\_\_\_

In Memory of \_\_\_\_\_

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

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

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

## REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF JULY 31, 2018

### ASSETS

Cash & Short Term Investments	\$ 27,563,456
Bonds	922,243,101
Preferred Stock	2,253,102
Common Stock	7,328,389
Investment Income Due & Accrued	14,539,372
Property Plant & Equipment, Net	5,172,380
Certificate Loans & Accrued Interest	2,713,903
Other Assets	1,230,991
<b>TOTAL ASSETS</b>	<b>\$ 983,044,696</b>

### LIABILITIES

Life Reserves	\$ 298,225,490
Annuity Reserves	557,073,844
Death Claims Payable	3,042,272
Unearned Premiums	502,197
Matured Endowments	331,665
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,672,102
Accrued Convention Donations	693,000
Provision for Future Conventions	462,463
Asset Valuation Reserve	8,472,297
Interest Maintenance Reserve	1,241,910
Other Liabilities	1,616,283
<b>TOTAL LIABILITIES</b>	<b>\$ 877,733,523</b>

Surplus	\$ 105,311,172
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>\$ 983,044,696</b>

### INCOME STATEMENT

For the Seven Months Ending July 31, 2018

### REVENUE

Insurance Premiums	\$ 2,120,777
Annuity Premiums	22,973,173
Investment Income	26,818,202
Amortization of Interest Maintenance Reserve	132,382
Rental Income	218,934
Other Revenue	451,646
<b>TOTAL REVENUE</b>	<b>\$ 52,715,114</b>

### EXPENSE

Increase in Reserves — Life	\$ 587,490
Increase in Reserves — Annuity	17,280,322
Insurance Benefits	4,491,374
Annuity Benefits	18,289,937
Commission Expense	688,884
Surrender Benefits	2,502,327
Post Mortem Benefits	856,087
Miscellaneous Member Benefits	60,961
Matured Endowments	20,274
Donation Expenses	52,241
Change in Accrued Convention Donations	147,000
Convention Expenses	116,669
Bank Service Charges	49,392
Data Processing Service Fees	193,511
Accounting Fees	73,979
Actuarial Fees	207,036
Legal Fees	26,831
Consulting Fees	66,690
Auditing Fees	8,331
Branch and District Funding	475,743
Fraternal Activities	51,729
Official Publications	282,281
Scholarship Awards	166,831
Miscellaneous Employee Benefits	288,731
Fees — Directors	96,927
Salaries — Employees	1,142,324
Salaries — Officers	305,917
Interest Expense	223,926
Tax Expense	121,165
Depreciation Expense	129,121
Utility Expense	58,903
Postage and Printing	146,424
Advertising	58,660
Travel Expense	54,534
Insurance Department Fees	78,504
Sales Promotion	102,769
Rental Expense	225,583
Other Expense	420,524
<b>TOTAL EXPENSE</b>	<b>\$ 50,149,932</b>

### Income (Loss) from Operations

Dividends to Members	\$ 807,417
<b>Subtotal Income (Loss)</b>	<b>\$ 1,757,765</b>
Capital Gains (Loss)	4,290
<b>NET INCOME (Loss)</b>	<b>\$ 1,762,055</b>





# Cookie Swap!

## PINE NUT COOKIES

*Makes 3 dozen cookies*

- ½ cup (1 stick) unsalted butter, at room temperature
- ½ cup plus 2 tablespoons sugar
- 1 teaspoon pure vanilla extract
- 1 teaspoon ground fennel seed
- ¼ teaspoon salt
- 1 large egg
- ¼ cup pine nuts
- 1¼ cups all-purpose flour

In a large bowl, beat the butter, sugar, vanilla, ground fennel seed, and salt with an electric mixer until light and fluffy. Beat in the egg. Add the flour and mix just until blended.

Transfer the dough to a sheet of plastic wrap and shape into an 8-inch-long log. Wrap the dough in plastic and refrigerate for 2 hours. Preheat the oven to 350 degrees. Line 2 heavy, large baking sheets with parchment paper.

Cut the dough log crosswise into ⅛- to ¼-inch-thick slices. Transfer the cookies to the prepared baking sheets, spacing evenly apart. Press the pine nuts decoratively atop the cookies, and bake until the cookies are golden around the edges, about 15 minutes. (The cookies can be made 1 day ahead. Store airtight at room temperature.)

## LEMON RICOTTA COOKIES

*Makes about 45 cookies*

- 2½ cups all-purpose flour
- 1 teaspoon baking powder
- 1 teaspoon salt
- 1 stick unsalted butter, softened
- 2 cups sugar
- 2 eggs, at room temperature
- 1 (15-ounce) container whole milk ricotta cheese
- 3 tablespoons lemon juice
- 1 lemon, zested

### **For the glaze:**

- 1½ cups powdered sugar
- 3 tablespoons lemon juice
- 1 lemon, zested

In a medium bowl combine the flour,

baking powder, and salt. In the bowl of an electric mixer combine the butter and the sugar. Beat the butter and sugar on medium speed until light and fluffy, about 5 minutes. Add the eggs, 1 at a time, mixing between additions until well incorporated. Add the ricotta cheese, lemon juice, and lemon zest. Beat to combine. Fold in the dry ingredients. Tightly cover the dough with plastic wrap and refrigerate overnight.

Preheat the oven to 375 degrees. Line 2 baking sheets with parchment paper. Scoop the dough (about 1½ tablespoons for each cookie) onto the baking sheets. Bake for 15 minutes, until cooked through but still pale. Remove from the oven and let the cookies rest on the baking sheet for 15 minutes. Continue with the remaining dough.

For the glaze, combine the powdered sugar, lemon juice, and lemon zest in a small bowl and stir until smooth. Spoon about ½-teaspoon onto each cooled cookie and use the back of the spoon to gently spread. Let the glaze harden for about 2 hours.

## CHEWY SUGAR COOKIES

*Makes 4 dozen cookies*

- 2¾ cups all-purpose flour
- 1 teaspoon baking soda
- ½ teaspoon baking powder
- 1 cup softened butter
- 1½ cups white sugar
- 1 egg
- 1 teaspoon vanilla extract
- 3 to 4 tablespoons buttermilk
- Sprinkles or colored sugar, for decorating

Preheat oven to 375 degrees.

In a small bowl, stir together flour, baking soda, and baking powder. Set aside.

In a large bowl, cream together butter and sugar until smooth. Beat in the egg and vanilla. Gradually blend in dry ingredients. Add enough of the buttermilk to moisten the dough and make it soft, not wet.

Roll rounded teaspoons of dough into balls and place on an ungreased cookie sheet. With a brush or fingers, moisten the top of each cookie with the remaining buttermilk and slightly flatten the top of each cookie. Sprinkle with raw sugar or colored sprinkles.

Bake for 8 to 10 minutes or until slightly golden. Let stand for 2 minutes before removing to cool on a rack.

## WHITE CHOCOLATE CRANBERRY COOKIES

*Makes 2 dozen cookies*

- ½ cup unsalted butter, softened
- ½ cup packed light brown sugar
- ½ cup granulated sugar
- 1 tablespoon vanilla extract
- 1 large egg
- 1½ cups all-purpose flour
- 1½ teaspoons baking soda
- 1 cup dried cranberries, chopped

¾ cup white chocolate chips

¾ cup macadamia nuts, chopped

Preheat the oven to 350 degrees F. Line 2 baking sheets with parchment paper.

With an electric mixer, cream the butter and both sugars together until smooth. Add the vanilla and egg, mixing well.

Sift together the flour and baking soda. Spoon the flour mixture gradually into the creamed sugar mixture. Stir in the cranberries, white chocolate chips and macadamia nuts.

Drop by heaping spoonfuls, about 2 tablespoons, onto the prepared baking sheets, 2 inches apart. Bake one sheet at a time until lightly golden on top and the edges are set, 12 to 15 minutes. Cool on the sheet about 5 minutes, and then transfer to a wire rack to cool completely. Store in an airtight container for up to 2 weeks.

## COCONUT MACAROO

*Makes about 20 cookies*

- 14 ounces sweetened shredded coconut
- 14 ounces sweetened condensed milk
- 1 teaspoon pure vanilla extract
- 2 extra-large egg whites, at room temperature
- ¼ teaspoon kosher salt

Preheat the oven to 325 degrees. Combine the coconut, condensed milk, and vanilla in a large bowl. Whip the egg whites and salt on high speed in the bowl of an electric mixer fitted with the whisk attachment until they make medium-firm peaks. Carefully fold the egg whites into the coconut mixture. Drop the batter onto sheet pans lined with parchment paper using either a 1¼-inch diameter ice cream scoop, or 2 teaspoons. Bake for 25 to 30 minutes, until golden brown. Cool and serve.

## PEANUT BUTTER-CHOCOLATE NO-BAKE COOKIES

*Makes about 60 cookies*

- 2 cups sugar
- ½ cup milk
- 1 stick (8 tablespoons) unsalted butter
- ¼ cup unsweetened cocoa powder
- 3 cups old-fashioned rolled oats
- 1 cup smooth peanut butter
- 1 tablespoon pure vanilla extract
- Large pinch kosher salt

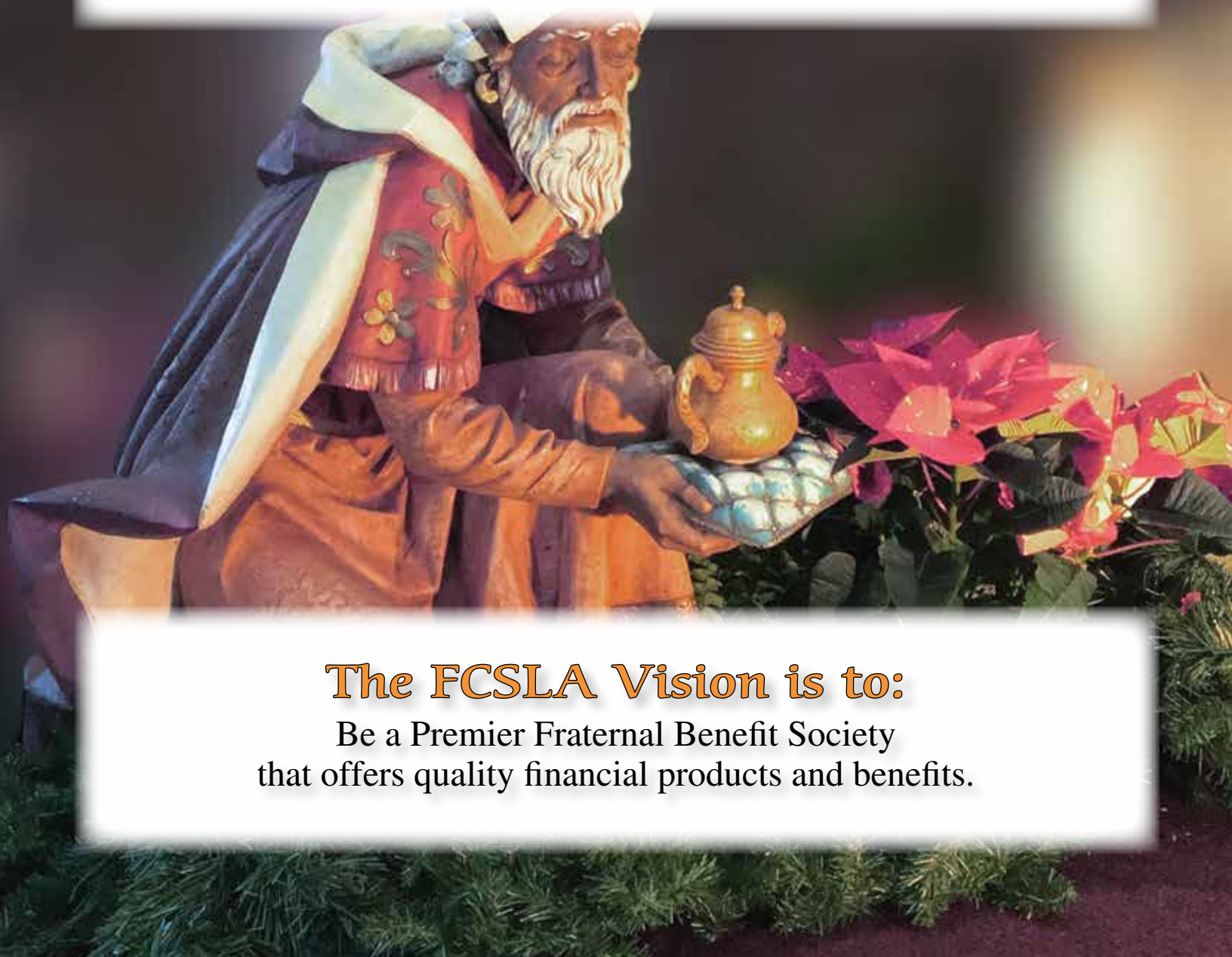
Line a baking sheet with wax paper or parchment. Bring the sugar, milk, butter and cocoa to a boil in a medium saucepan over medium heat, stirring occasionally, then let boil for 1 minute. Remove from the heat. Add the oats, peanut butter, vanilla and salt, and stir to combine.

Drop teaspoonfuls of the mixture onto the prepared baking sheet, and let sit at room temperature until cooled and hardened, about 30 minutes. Refrigerate in an airtight container for up to 3 days.



## **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.