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Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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MARCH 2019



*The sun was warm
but the wind was chill.*

*You know how it is
with an April day*

*When the sun is out
and the wind is still,*

*You're one month on
in the middle of May.*

*But if you so much
as dare to speak,*

*A cloud comes over
the sunlit arch,*

*A wind comes off
a frozen peak,*

*And you're
two months back
in the middle of March.*

—Robert Frost

Fraternally Yours, ŽENSKÁ JEDNOTA®



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ŽENSKÁ JEDNOTA,

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Forty Days...

Forty days alone,
a wilderness of thoughts,
tempting and inviting thoughts,
which could so easily have distracted you
from your task, your mission,
your vision.

Yet you emerged, stronger and more attuned
to all that had to be done,
despite a time constraint
that to our eyes would have seemed hopeless.
We too live in stressful times.
Demands are made of our time,
that leave so little
for the important things of life.
We are easily distracted
in the wilderness of our lives,
by every call to go this way or that,
to turn stone to bread
leap from mountains,
and do all that would keep us from the truth.

We listen to the voices of this world,
and ignore the one who endured all this
and so much more,
and emerged triumphant,
that we might not have to suffer so.
Forgive us, Father,
when we get distracted from our task.
Forgive us those times when we try
to be all things to all men,
and fail to be anything to anyone.

Dear Friends,

During this Lenten season in the midst of our commitments to fasting and prayer, let us recognize the face of Christ in each person we interact with, especially those who journey alongside us day in and day out. Let us remember that our salvation is tied up with all those around us. We cannot walk on this journey of faith alone.

Until Next Month,
Warmly, Carolyn

CONVENTION 2019

Tampa Marriott Waterside Hotel & Marina

42nd National Convention

October 3-6, 2019

Tampa Marriott Waterside Hotel & Marina
700 S. Florida Ave., Tampa, FL 33602

ST. LOUISE de MARILLAC

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

My dear Sisters and Brothers,

St. Louise was born into a wealthy family that was one of the most renowned in France during the 16th and 17th centuries. It is believed that she was an illegitimate child whose mother died at a young age, leaving Louise deprived of motherly love. Family members feared their reputation would be tarnished so that after her father died when she was a young teenager, Louise was relegated to live in a foster home where her days consisted of work under harsh circumstances. She was then brought to a monastery to further avoid embarrassment to her family. Under the tutelage of her aunt, a nun, Louise was able to receive a cultural education and was taught the way of profound prayer. As a result she was determined to lead a religious life.

When she attained the age when she was to make a decision about her course in life, she requested to be admitted into the Capuchins. However, the Provincial would not accept her, stating that her health was bad and that God had other plans for her. Louise was heartbroken. Her family did not want her and now neither did a house of God. Marriage seemed to be her only recourse. Louise's family arranged for her to marry Antoine Le Gras, who was one of the secretaries of the Queen Mother.

Louise found marriage to Antoine to be "happy enough," and they had a son. Antoine, however, was frequently ill which made him irritable and difficult to deal with. For the last five years of their twelve-year marriage, as Louise nursed her spouse devotedly, she believed that this was her punishment for not being faithful to her intent to become a Capuchin. She even considered abandoning her husband and child. It was at this time that Louise met St. Francis de Sales, who guided her and advised her. Under the spiritual direction of the local Bishop she made a vow of widowhood that she would remain with her husband, but should he die, she would not marry again. Instead she would devote herself completely to the service of God.

Shortly before her husband's death, Louise made the acquaintance of "M. Vincent" who is now known to us as St. Vincent de Paul. He consented to be her confessor. At this time Vincent was organizing his "Confraternities of Charity" whose objective was to remedy the misery and ignorance he had found among the peasants. With the assistance of a number of women he was able to form associations to help with the poor. Since many of these women were aristocrats, although helpful, they had no experience or time from their duties to donate their services in an efficient manner. Vincent needed someone who could supervise them and show them by example. He found this in Louise, who was intelligent and courageous, and who wished to devote herself completely to God's work. Louise in her compassion saw the poor as evidence of the crucified Christ amongst us. These were oppressed individuals who were considered to be nothing

in society. Louise was determined to do all she could for the unfortunate children of God.

Louise's plan was to form a group of peasant women who were willing to dedicate their lives to the poor. In November of 1633, four young women gathered at her house. This, in effect, was the establishment of the Daughters of Charity, in the spirit of Vincent de Paul. These Daughters ministered to those persons who were afflicted by the curses of their time: hunger, war and the plague. Louise's home became the training center for those accepted for the service of the sick and poor. St. Louise's call to devote herself to religious life was realized in her devotion to her ministry. Eventually the original volunteers were permitted to take vows of poverty, chastity and obedience, and in time the Daughters of Charity of St. Vincent de Paul were recognized by Rome with St. Louise as their Superior. By the time St. Louise died in 1660, there were 40 convents established all over France. Since then the Daughters of Charity have served all over the world and continue to do so. The traditional habit once worn by these Sisters was very hard not to notice as it included a large starched headdress that looked like a white goose preparing to take flight! Many of us remember "The Flying Nun" on television whose headdress, I'm sure, was made to resemble that of the Daughters of Charity. The headwear actually was fashioned after the headdress of peasant women in the neighborhood where the Daughters ministered. It was worn by the Sisters for almost 300 years before the adoption of a simpler veil.

St. Louise de Marillac was canonized in 1934. In 1960 Pope John XXIII proclaimed her to be the patron saint of social workers. *St. Louise de Marillac, pray for us, that we may always demonstrate compassion for the poor and infirm.*

ATTENTION! UWAGA!

MERGER MEMBERS ARE YOU LOOKING FOR:

Archived issues of *Glos Polek* or
the *Fraternal Journal*?

Photos from a past event?

Polish Holiday Recipes?

Polish Traditions?

**You can now find them
on the FCSLA website!**

**Go To: FCSLA.ORG/ Z District
or FCSLA.ORG/ U District**

Message from our National President

CYNTHIA M. MALESKI



Dear fellow members,

As we enter the Lenten Season, it is a good time to think about how we can develop and grow in good habits. Experts have espoused the following routines to have a more joyful life and those that will lead to more success:

- ◆ Having a morning routine
- ◆ Eating a balanced diet
- ◆ Exercising regularly
- ◆ Sleeping well
- ◆ Cultivating strong relationships, including one with Our Lord
- ◆ Using money wisely
- ◆ Learning something new
- ◆ Laughing often!

From time to time, I will spend some time in my column talking to you about each of these great practices.

Since we are all preparing our tax returns by April 15th, it is a good time to think about ways we can save money, put away extra amounts for retirement and have a meaningful life. The reminder notice in this magazine suggests one way we can do so: by funding IRAs to their annual contribution limits. FCSLA has excellent IRAs to use for your contributions!

Whatever our dreams may be, we can help them become a reality by building healthy habits. Money managers suggest that we use simple budgeting principals by first allocating sums for fixed expenses (mortgage payments, car payments, insurance, etc.); and secondly, allowing amounts for variable expenses such as clothing, entertainment, etc., with remaining amounts going directly into our savings account. Of course, we should set aside an amount for church and charity in our budget, as well.

When it comes to saving money, a good option is to have our paycheck go directly into a savings account with only the amount needed withdrawn or transferred into a checking account.

It is always a good idea to have a coach or financial professional develop a road map to reach our financial goals. It makes it easier and clearer for us to make our financial decisions and may help to keep us on track.

An added bonus of good habits for attaining financial goals is an amazing sense of freedom and flexibility that result.

Many of our members have excellent financial habits, and are able to enjoy a more content, confident and generous life. Good financial habits are building blocks in the pursuit of financial freedom, which can lead to joy, fulfillment and meaning as we pursue our dreams.

As we work and pray together during this Lenten season, let us look forward to a bright and cheerful Spring and a joyful Easter season!

Fraternally,

Cynthia Maleski
National President

“Accentuate the Positive,
Eliminate the Negative”

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 1/1/2019 thru 3/31/2019.

The credited rate is reviewed quarterly by the Board of Directors and will never go below the minimum guaranteed rate. The guaranteed minimum rate for Elite Silver and Gold contracts issued in 2019 is 2% APY and for the Platinum Elite is 2.5% APY.



**FIRST CATHOLIC SLOVAK
LADIES ASSOCIATION**

FCSLA National Office Sponsors Toys for Tots Campaign



The FCSLA National Office once again teamed up with the U.S. Marine Corps to make children who are less fortunate to enjoy a Christmas with a toy or two. On December 13, 2018, our National President, Cynthia Maleski, presented the Marines

with a check and four boxes of toys and stuffed animals for their Toys for Toys Campaign on behalf of the board of directors, office staff and members of FCSLA.

We received a wonderful letter and certificate from the U.S. Marines top local reserve commander thanking and recognizing us for our Toys for Tots Campaign. It is definitely a worthy cause and something of which we are very proud. We wanted to share this certificate with all of our members.



Thank you to all those that were involved with the planning and a big thank you to all those who donated toys and stuffed animals. You made a difference in many children's lives this past Christmas! Making a difference is what FCSLA is all about! It is what makes us unique from other insurance companies, our fraternalism.

Also, thank you to the U.S. Marine Corps for all their hard work year after year on the Toys for Tots campaigns and for keeping America safe.

We look forward to partnering with the Marines for the 2019 Toys for Tots Campaign!



Chicago District Officers Attend a Mass and Concert For Peace

Celebrating the 100th Year Anniversary
of Armistice Day and the Independence of Poland

On Sunday, November 11 2018, a special concert *Mass for Peace* was performed at St. Hyacinth's Basilica in Chicago to commemorate the 100th year anniversary of Armistice Day and the Independence of Poland. The performance was presented by the Chicago Philharmonic, the Paderewski Symphony Orchestra Chorus, and guest soloists led by the conductor Marek Moś. FCSLA Chicago District Board Officers were in attendance to pray for world peace and to salute those who battled for freedom. In 2001, The *Missa Pro Pace*, was originally composed by Wojciech Kilar, to celebrate the Warsaw Philharmonic's Centennial and later performed for Pope John Paul II at the Vatican.



Parker R. Marra Recently Baptized



PARKER ROBERT MARRA was baptized on August 12, 2018 at St. Gabriel Catholic Church in St. Louis, MO by Father Brad Modde, a good friend of the parents. Parker is a member of J011 and is the son of Tina and Brandon Marra. Proud older brother is Bradley Marra and proud godparents and aunt and uncle are Tracy and CJ Watson.

The Patroness of PWAA, Our Lady of Czestochowa, Feast Day Celebration



On Saturday, August 25, 2018, the officers of the Polish Women's Alliance Council 27 welcomed all PWAA/FCSLA officers, members, and friends to the commemoration of their Patroness Our Lady of Czestochowa. The day was commemorated with a special Mass at Holy Trinity Polish Mission Church, one of Chicago's first Polish parishes, located on the Northside of Chicago. Pastor Father Andrzej Totzke, SChr. celebrated Mass. Immediately following mass, a special procession and litany to our Lady followed by additional prayers were recited at the altar of our Lady of Czestochowa located within the church. Participants were later treated

to a special tour of the church's catacombs which houses hundreds of holy relics of many saints and those who are beatified. The day's events continued with a luncheon held at Staropolska Restaurant where guests were welcomed by Antoinette Trela, the host of the day. FCSLA's National President Cynthia Maleski greeted guests as well and a raffle was held for charity. Board Officers, Jarmila Hlubocky, Jeanette Palanca (also FCSLA's National Director), and Fay Hlubocky represented the Chicago District to celebrate in the festivities. It was a wonderful day to honor our Blessed Mother and our mutual Slavic traditions.





NOW AVAILABLE!

FIVE VOCATIONAL/TRADE/TECHNICAL SCHOOL \$1,250 SCHOLARSHIPS

First Catholic Slovak Ladies Association is pleased to announce a new scholarship opportunity in 2019

Vocational, Trade and Technical school scholarships are now available for the 2019 scholarship program

The Vocational/Trade/Technical Scholarship is intended to help members planning to attend a community college, vocational school, trade school or other short-term training program in fields such as automotive technology, plumbing, heating, construction, welding, advanced manufacturing, cosmetology, computer repair as well as other fields. To learn more about the scholarship see our Vocational/Trade/Technical School Scholarship Application available online at FCSLA.com.

The deadline for this scholarship category has been extended to Monday, April 1, 2019. Winners will be notified in May. If you have questions, call us at 800-464-4642 extension 1054 or email us at Scholarship@fcsla.com.



SLOVAKIA HERITAGE TOUR September 6-15, 2019

Celebrate the fall harvest and the beautiful culture, history and countryside of Slovakia, up close and personal, on the 2019 Slovakia Heritage ten-day, small group tour. From September 6-15, we'll explore age-old cities, medieval towns and historic sites as well as folk-life museums, the Tatry mountains and picturesque villages. We'll join in the wine and harvest festivals that bring alive Slovakia's long music and craft traditions. Optional genealogical research, and ancestral village and family visits available. For more information: Visit www.slovakiaheritage.com or contact Judith Northup-Bennett, Slovakia Heritage Tours, 978-544-5144 slovakiaheritagetours@gmail.com.

Annual Vilija Dinner Held at Saint Andrew Svorad Abbey

The annual Vilija dinner co-sponsored by the Benedictine Monks of Saint Andrew Svorad Abbey and the Cleveland Slovak Radio Club was held on Sunday, December 9, 2018. Mass was held at the abbey at noon and then the dinner and entertainment followed afterwards in the Benedictine High School cafeteria. The event was sold out and served over 400 people. It was the largest attendance ever. The traditional meatless meal was served. First there was a blessing by Abbot Gary Hoover and the oplatky was served.



Johanna Oros and Joyce Lechman Cleveland District President – St. Andrew’s Abbey Vilija Supper on Sunday, December 2, 2018. FCSLA’s bakery sale table (matching funds project) benefiting St. Andrew’s Abbey.



L-R: Brother Simon Corrigan, OSB; Brother Gabriel Balazovic, OSB; Cynthia M. Maleski; Donna Oros, Abbot Gary Hoover, OSB; Joseph Oros; Father Michael Brunovsky, OSB (lay people are from Cleveland district, the clergy are from St. Andrews Abbey, Cleveland).



Marie Golias, Anna Hurban Cleveland district selling raffle tickets to benefit St. Andrew’s Abbey and Cleveland Slovak Radio Hour.

The monks served the mushroom soup and the dinner followed which consisted of fish, peas, bobalky, pirohy, and for dessert there was nut roll and poppyseed rolls.

Entertainment was provided by the Lucina Dance Group. There was a Slovak Raffle with over 40 baskets. FCSLA branches did matching funds for the bakery sales and for the Slovak Raffle.

FCSLA members were in attendance and also helped with the serving of the meal.



In the background Ralph Szubski who played the accordion at the Vilija. St. Andrew’s Abbey clergy pictured L-R: Fr. Michael Brunovsky, OSB; Brother Simon Corrigan, OSB; Brother Gabriel Balazovic, OSB; Abbot Gary Hoover, OSB leading a sing-along.

All Cleveland, OH Members!

**Join FCSLA
at a
Lake County
Captains Game**



(Class A Affiliate
of the Cleveland Indians)

Classic Park

35300 Vine Street, Eastlake, OH

Friday, May 31, 2019 at 7:00 P.M.

Fireworks after the game

\$20 per person

Includes: Ticket (3B side)

All you can eat buffet from 5-7:00 P.M.

Left Field Picnic Area

Menu: Hamburgers, Hot Dogs, Baked Beans, Macaroni & Cheese, Chips, Cookies, Lemonade, Ice Tea and Ice Water

Limited Number of Tickets Available.

Reserve your tickets now.

**Contact Kelly Shedlock
via email: kelly@fcsla.org**

IMPORTANT ANNOUNCEMENT!

We are proud to announce the FCSLA Guaranteed Issue Life Insurance Program for the period of March 1, 2019 through August 31, 2019

SO WHY IS GUARANTEED ISSUE LIFE INSURANCE ATTRACTIVE? WHAT IS IT?

First of all, you can apply by completing the simple application you will receive or have already received by mail. Simply indicate your choice of the amount of life insurance, and return it in the envelope with your check. That's it! There are no health questions and no medical exams. It is a guarantee that you cannot be turned down for any medical reason. If you accept this offer, it does not alter your existing coverage.

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

This is a great, first time opportunity for our members who meet the offer criteria and have joined us as a result of the mergers with Polish Union of the United States of America and Polish Women's Alliance of America.

First Catholic Slovak Ladies Association, a fraternal benefit society with an A- Excellent rating from A.M. Best and an outstanding financial position, offers this program to YOU, a loyal and dedicated member, to say THANK YOU and provide you with a way to better meet the rising costs of final expenses. It is an opportunity for you to purchase life insurance in an easy, affordable way. If you are not interested in this offer, no action is needed.



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

CHICAGO JUNIOR BRANCHES AND DISTRICT SPONSOR 8TH ANNUAL CHRISTMAS PARTY FOR ITS JUNIOR MEMBERS

The FCSLA Chicago Junior Branches and District kicked off their holiday season by co-sponsoring their eighth annual Junior Member Christmas Party on Sunday, November 4, 2018. The celebration once again was held at the Christian-based Camp Manitoqua and Retreat Center in Frankfort, IL with a total of 86 in attendance (Junior and Senior members and their guests).

The Junior members had a magical time and participated in decorating their own Santa hat, playing Hooligan (a dice game) for prizes, a game room, photo booth, dancing with a DJ, and kids' raffle and Super Raffle. After a super lunch buffet, Svätý Mikuláš (St. Nicholas), Bishop in 4th Century Myra, Turkey arrived and had children work with him on a play. To end the celebration, children had the chance to win from over 45 raffle and super raffle prizes. Congratulations to our super prize winners: Katie Strache – pamper basket; Brook Ruane – curling iron; Patrick Gibson – Amazon Fire Tablet; Erik Ebenau – drone with camera; Elizabeth Hirschbeck – mini sound bar; Jackson Satala – mini sphero robot; and Sarah Dehn – heated blanket.

This year the Junior members continued the tradition of sponsoring a community organization by serving the needs of our four legged friends. Junior members were encour-

aged to donate badly needed items to the Animal Welfare League in Chicago Ridge. The generous donations of our junior members truly demonstrated that they have the spirit of goodwill in sharing with all God's creatures!

This celebration was a huge success with many people volunteering their time and talents before and during the party. A special thank you to: Dr. Joyce Nugent-Hirschbeck, Jr. Christmas Party Committee Chair and her team: Doreen Poetzing and Jeanette Palanca along with volunteers for the day, Barbara Schultz, Cameron Palanca and Rob Hirschbeck as St. Nicholas. A huge thank you to the following branches for donating cash or prizes for the raffles: Jr. 322, Jr. 339 and Jr. 382. Thank you to the following individuals who donated cash or prizes for the raffles and activities: Joyce Nugent Hirschbeck, Jeanette Palanca, Vi Nugent, Doreen Poetzing, and Judy Tybor. This event would not be successful without the combined efforts of all of our wonderful branches and members.

Everyone in attendance had a wonderful time! Thank you to all who attended this celebration and made it such a very special day! *(To see all of the photos from this event, please go to <http://www.fcsla.org/district/chicago/gallery.php>)*





Anna Sosnicky Celebrates 95th Birthday

Anna Sosnicky of Union, NJ celebrated her 95th birthday with her family on January 19, 2019. Anna is the secretary of Newark Sr. Branch 234, and many of her family are members as well. Anna has been active in her branch nearly 50 years. Her mother Irene Deviatka was Branch President in the 1970s. She also received over 228 birthday cards!

A good time was had by all.



Annual Chicago Groups Children's Christmas Party

The Annual Chicago Groups Children's Christmas Party was held on Sunday, December 2, 2018 from 2-5 p.m. at Mayfield Banquets in Westchester, IL.

Mrs. Santa Claus was there to amuse the children with animal balloons and face painting of their choice. A Pizza Buffet was served for the children, parents and grandparents to enjoy followed by a sweet table with donated goodies from group secretaries and volunteers. Santa Claus arrived and greeted each child with a gift and photo. The height of the afternoon was the raffle that each child chose a gift off the raffle table of their choice. Approximately 65 children attended with 35 adults. Toni Storts and Joan Wisinski, Illinois District Directors and Group Secretaries, Helen Leja, Barbara Kowalski, Greg Fetro and Robyn Carpenter shared the task of setting up, purchasing gifts, photos, and the table decorations. A big thank you to all who made the party a success!



29th Annual Barley-Sausage Breakfast

Members of Branch W121 of New Hradec, ND gathered and made over 450 pounds of Barley Sausage on January 11th. On January 13th they served over 200 people breakfast. It was the largest turn out ever. Many members helped with the making of the sausage and serving breakfast. During the breakfast many pounds of sausage were also sold. The proceeds from the breakfast will be used to upgrade our kitchen at our Catholic Workman Hall.



2019 FCSLA FRATERNALIST OF THE YEAR

The Fraternalist of the Year Award is an honor presented by FCSLA to recognize an individual within our organization who, through example and accomplishment, provide outstanding volunteer service to his or her FCSLA branch, church and community during the past year.

The winner will receive a check for \$100.00; will be featured in the *Fraternally Yours* Magazine, on our website and Facebook page.

GUIDELINES:

- ◆ All FCSLA members are eligible to submit a nominee for this award.
- ◆ The nominee must be a member in good standing of the FCSLA, age 23 and older and a history of fraternal and community service.
- ◆ National Officers, Home Office Employees and previous recipients of this award are not eligible.
- ◆ Include a head and shoulders photo of nominee.
- ◆ Nomination Form, additional sheet of paper and photo should be mailed to: FCSLA, Kelly M. Shedlock, Fraternal & Youth Director, 24950 Chagrin Blvd., Beachwood, OH 44122 or email to: kelly@fcsla.org.
- ◆ If you have any questions, please contact Kelly Shedlock via email at kelly@fcsla.org or at the home office 800.464.4642 EXT 1051.
- ◆ You may also print this form off our website www.fcsla.org.
- ◆ An independent committee will select the winner.
- ◆ **Deadline for Entries is May 3, 2019.**



2019 FCSLA Fraternalist of the Year Nomination Form

PLEASE PRINT!

NOMINEE:

Nominee's Name: _____ FCSLA Branch #: _____

Home Address: _____

Phone #: _____ E-Mail Address: _____

Marital Status: Single Married Widowed

If Married Spouses Name: _____

Occupation: _____ Employer/School: _____

Please review the following categories.

On a separate sheet of 8 1/2 x 11 sheet of paper (please type or print) provide your response for each category.

1. **Society Leadership:** Describe your nominee's involvement in the past year in FCSLA's local branch and district governance and activities. This would include service as a branch or district officer, or committee member for any and all FCSLA branch meetings, activities, dinners, blood drives, Matching Funds, Join Hands Day, etc. at any branch or district level.
2. **Service to Others:** Describe how nominee has provided significant volunteer service in the past year to his/her community or participated in outreach programs and environmental activities on the local, state or international level. (Examples: Participation in church groups, mentoring programs, school or community activities, disaster relief efforts, community or service groups.)
3. **Innovative Leadership:** Describe how this nominee has been a leader or an innovator during the past year. (Examples: Engaged in cross-generational participation in an event or activity, updated an old annual activity to make it more relevant, saw a need and created a program to address it, etc.)
4. Finally, describe your personal feelings of admiration for your nominee and why you feel he/she deserves this award.

NOMINATOR:

Name of Nominator: _____ Branch #: _____

Phone #: _____ E-Mail: _____

Signature of Nominator: _____

Sr. Branch 114 Hold Annual December Meeting and Christmas Dinner

Sr. Branch 114 members in Lorain, OH celebrated their annual December Meeting and Christmas dinner on Sunday, December 16th, 2018 at the American Slovak Club. All members were welcomed by President Bernie Danevich followed by a prayer and a meeting with the year's report of senior and junior branches given, including activities and events we participate in during the year and the Matching Funds that were held by our member Sr. Helen Scasny, SC. The year's deceased members were named and remembered with a prayer and a reminder to pray for our members that are home bound, ill, and in nursing homes.

Election of officers followed with the current officers agreeing to serve for the next year and was sworn in by Marie Schweinberg. Members were reminded of the year's coming social events and meetings held on the 3rd Sunday of the month: July-scholarship luncheon, October-Bingo and December-annual meeting and Christmas dinner. Also

that FCSLA Scholarship forms are available and need to be sent in to the home office by 4:30 p.m., Tuesday, February 26th 2019. Members are welcome at all regular meetings.

The meeting was ended with poinsettias and door prizes being raffled. All enjoyed a delicious hot meal and visiting with fellow members.

A Christmas Blessing was read by President Bernie Danevich on behalf of all the officers, and wishing all a Happy, healthy and Blessed New Year.



Celebrate Slovak Republic Constitution Day



Anna Hurban District of Chicago representatives were invited to join other leaders of the Slovak American community to celebrate Slovak Republic Constitution Day. The celebration took place in the office of Maria Pappas, the Treasurer of Cook County in Chicago, on August 14, 2018. FCSLA Chicago District representatives, along with other Slovak organizations, were informed of new initiatives put in place by the Treasurer's Office to reach out to the Slovak community, including creating a translation of the Treasurer's website into Slovak. Ms. Pappas then presented certificates to the attended leaders, in recognition of their commitment and dedication to the Slovak American community. Following the presentation and Treasurer's remarks, guests enjoyed a reception of ethnic pastries.

Louise Yash District-Milwaukee District Christmas Party

The Louise Yash (Milwaukee) District held their 2018 Christmas Party on December 1, 2018. Special guest speaker was regional sales manager Jim Morsovillo. Jim spoke on the youth certificate (Super Youth Term) and the FCSLA annuities. He encouraged the attendees to bring their friends and relatives to FCSLA. District President Patrick Braun spoke to the group on the new FCSLA District reimbursement program which emphasizes fraternal, religious, and cultural events. He congratulated the members on the many activities in which they had participated in 2018!



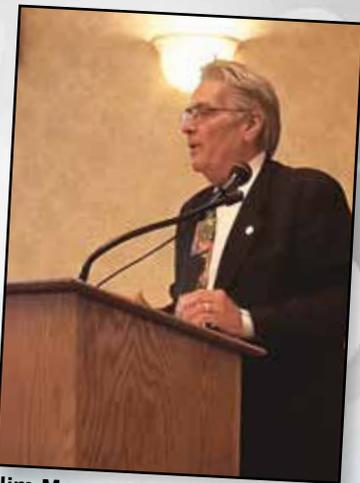
Patrick Braun speaks.



District Board Members – Seated, L-R: Katherine Valent-Recording Secretary, Elizabeth Novak-Treasurer, Ellen Tavela-Auditor. Standing: Laurie Muffler-Vice President, Robert Mueller-Auditor, Patrick Braun-President.



Betty Novak, Treasurer, gives her report.



Jim Morsovillo speaks.



Beverly White plays Christmas carols.



Katherine Valent gives Secretary report.



AJ Jonczak . . . in His Grandfather's Footsteps

AJ Jonczak, a member of Branch J138, Natrona Heights, PA is pictured playing the accordion.

He is 6 years old and takes lessons from Kevin Solecki in Carnegie. He attends Buffalo Elementary school in the Freeport School District.

His proud grandfather is Chester Jonczak, who also plays the accordion, and is well-known locally for entertaining at branch and community events.

Anna Hurban District of Chicago Hosts St. Anne's Day Celebration

The Anna Hurban District of Chicago hosted the St. Anne's Day Celebration on July 26, 2018 with both the mass and luncheon held at the Orland Chateau. Mass was celebrated by the Chicago District Chaplain, Fr. John Jamnicky (S485), retired priest from the Archdiocese of Chicago, with Chicago District Member Cameron Palanca (J174) serving as altar server, Mary Therese Tylus (S485) and Therese Gibas (S421) as Eucharistic Ministers, violinist Tom Bajek (S287), cantor, Jennifer Reusz (S258) and St. Francis of Assisi Parish music director, Leanne Stoterau Hahn. During mass, Fr. Jamnicky blessed a statute of St. Anne which was donated by the Chicago District President, Lorraine Gibas and her family. The statue will be used at all future Chicago District functions.

Prior to mass, FCSLA members from the Chicago District, Okres Helen Kocan (Lake County, IN/Joliet IL), the Louise M. Yash District (WI) and members of the PWA began the celebration with rolls and coffee. Immediately after mass, a luncheon was held for the 125 attendees with greetings sent by our National President, Cynthia Maleski, a cash prize raffle, basket raffle and centerpiece raffle.

A huge thank you to all of the Chicago District and

Branch Officers and members who shared their time and talents including Judy Knizner (S287) for decorating the altar, Emily Minelli (S287) for creating the centerpieces and many others who fulfilled various roles during mass and coordinated the luncheon and raffles. Without your time and talents, this event would not have been such a success!

All who attended had a wonderful time and are looking forward to next year's celebration, which will be hosted by the Louise M. Yash District in Wisconsin. (To see additional photos from this event go to: <http://www.fcsla.org/district/chicago/gallery.php>)





Gwendolyn Frank Graduates from Kent State University



Gwendolyn Faith Frank a member of S522 (Cleveland, OH) graduated on August 18, 2018 from the College of Architecture and Environmental Design at Kent State University with a Master of Architecture degree. She interned at the Federal Reserve Bank of Cleveland and accepted a position with Perspectus Architecture. Gwendolyn is the daughter of S522 members Katherine and Keith Bowes.



Woodrow Wilson Awards at Slovak Embassy

This year, Slovakia celebrated two important anniversaries: One hundred years since the establishment of



Left to Right: Ivan Korčok, current Slovak Ambassador; Joseph Senko, honoree; Ted Russell, former U.S. Ambassador to Slovakia.

James Donovan Elected President of the California Fraternal Alliance



First Catholic Slovak Ladies Association's Western Regional Sales Manager, James J. Donovan, was recently elected President of the California Fraternal Alliance at CFA's 89th Convention in Dublin, CA.

Jim has been working in the fraternal associations more than 25 years and is a past-President of New Jersey Fraternal Insurance Counsellors.

Flanking Jim at its convention is from the left, past CFA presidents Michael Heidtbrink, Thrivent Financial, and Angela Pereira, Portuguese Fraternal Society, Marko Konjevod, Croatia Fraternal Union, with Joseph Resendes, CFA financial secretary.

Czechoslovakia, and twenty-five years of the existence of the Slovak Republic and of the establishment of strong and cooperation-based Slovak-American relations.

Both of these historic milestones are connected to a strong and friendly relationship between the Slovaks and Americans. The contribution of the Slovak-Americans, as well as American compatriots, including President Wilson, to the creation of Czechoslovakia in 1918 remains remembered and appreciated.

On this occasion, the Ambassador of the Slovak Republic to the United States Ivan Korčok awarded distinguished personalities and organizations with a commemorative medal bearing the name of the twenty-eighth President so the United States, Woodrow Wilson, for outstanding contribution to the development of the Slovak-American relations.

Convention Donation Information is Available on Our Website

Information regarding requests for convention donations is available to print out from our website (fcsla.org) under the Quadrennial Convention tab. 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.

To ensure that the national headquarters receives your request in time, you may want to send it "return receipt requested" or express mail.

Cynthia M. Maleski, National President
First Catholic Slovak Ladies Association
24950 Chagrin Blvd.
Beachwood, OH 44122

Requests sent by electronic media will be accepted at cynthia@fcsla.org. 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.

Sr. Branch 350 Holds Annual Christmas Auction



Sr. Branch 350 joined with the TAU Chapter of Delta Kappa Gamma International Society in their annual Christmas auction. TAU is an organization comprised of educators and various education personnel. Its goal is to support and promote the best in education. Each year, it selects a resident future teacher from the local college or universities to receive an enrichment grant. FCSLA contributed to this goal. Shown are Patricia Warunek, Rita Kopcho, Florence McCabe, secretary/treasurer FCSLA S350, Rita Kcenich, president FCSLA S350, Patricia Williams, president TAU, Jane Fritz, and Patricia Schillace.



Depicted is an array of items which were auctioned off to assist in awarding the enrichment grant, members of TAU and FCSLA bought and purchased these items. The luncheon was held at Fox Hill Country Club, Exeter, PA, which was beautifully decorated with Christmas wreaths, lighted arches and boughs of holly.

Eastern PA District Meeting

Hosted by S417/J318 of Coaldale, PA

Sunday, March 31, 2019 @ 1:00 p.m.

CAPRIOTTI'S PALAZZO

One Banks Avenue
McAdoo, PA 18237

RSVP to Louise Dunstan @ 570-645-645-4354
or lmrp@ptd.net by March 21, 2019

Branch 221 Matching Funds Project

(FORMERLY COUNCIL 27
OF THE POLISH WOMEN'S ALLIANCE OF AMERICA)

IS HOSTING A TREASURE SWAP
CLOTHING PARTY & ART SALE FOR CHARITY

Saturday, April 27, 2019

12:00 p.m.-4:00 p.m.

Morton Grove American Legion Civic Center
6140 Dempster Street, Morton Grove, IL
The Community Hall, 2nd Floor



Here's how it works:

For every piece of women's clothing, accessories (hats, scarves, belts, shoes, purses, jewelry) outerwear, etc. that you bring, you get to select up to the same number of "new to you" items to take home. All items must be in "gently used", "like new" or new condition or they will not be accepted. All clothing must be brought on throw-away hangers so they look their best.



All items remaining at the end of the Party, will be donated to the Anawim Shelter for Women.

— ART SALE —

All paintings and other works of art will be displayed throughout the afternoon. 50% of the proceeds will be donated to the Anawim Shelter for Women. Artists are members of Branch Z822 Art Po.

- Complimentary Wine & Appetizers Will Be Served
- All Are Welcome – Bring Your Friends For A Fun Afternoon!
- Let's Do Some Good... Together!

For Information:

Bo Padowski (847-420-4070) or padowski@ameritech.net
Antoinette Trela (847-323-1005) or polprin@aol.com

Michael W. Ceklosky Earned the Honor of Eagle Scout



Michael W. Ceklosky, 17 (FCSLA Branch S172, Wilkes-Barre, PA), a member of the Boy Scout Troop #434 and a resident of Dorrance Twp, PA has earned the honor of Eagle Scout, the highest rank that the Boy Scouts offers. Only 3 to 4 percent of Boy Scout members ever attain this prestigious honor. He achieved the 21 merit badges required to receive the

Eagle Scout award plus 14 additional badges earning him two palms, also a Brotherhood Member of the Order of the Arrow. For his final project he remodeled the boiler room and rear stairwell of Dr. Edward's Memorial Congregational Church, Edwarsville, PA, where he is a member. Michael is a senior at Crestwood High School and a member of the National Honor Society. A 12 year member of Cantolao USA soccer club, 4 year varsity letterman in soccer and made the 2018 Wyoming Valley Conference and division I soccer all-star team. He is the son of Kevin (FCSLA Branch S172) and Heidi Ceklosky and grandson of Mrs. D. Jean Bonn and the late William A. Bonn Sr., Mountaintop and Mr. and Mrs. Francis Ceklosky (FCSLA Branch S172), Hudson. Michael also has a two siblings, Noah (a life scout) and Jordan Marie who are members of Branch J362. "I am thankful for the guidance of my scoutmasters through the years and to the scouts that helped me in completing my final requirement, The Eagle scout service project" says Ceklosky. He goes on to say, "my years of scouting have led me on many exciting adventures that without the program I would never have seen and achievements I never would have made. I feel like the program has helped me to see more possibilities in life ahead." A ceremony honoring Michael W. Ceklosky, took place at the American Legion 781 in Mountaintop, the troops charting organization on December 16, 2018.

Congratulations Michael!

Elected President of Alpha Xi Delta

Elizabeth Pendeville, shown on the right (S177, Clairton, PA), granddaughter of Louise Dugas of Slovan, PA, is shown receiving the president's gavel at Alpha Xi Delta sorority at West Virginia University. Liz was elected in January for a year term. She now leads 125 enthusiastic sorority sisters.



HAVE YOU MADE YOUR

IRA



CONTRIBUTION?

Individual Retirement Accounts (IRA's) are an excellent way to help save for retirement. IRA's (excluding Roth IRA's) offer several benefits including a tax deduction for the tax year the contribution is made and the earnings grow tax deferred. Your annual contribution may be limited. Here are the 2018 and 2019 annual contribution limits and deadlines for making the contributions:

	Under Age 50	Age 50 and Older	Deadline
2018	\$5,500	\$6,500	April 15, 2019
2019	\$6,000	\$7,000	April 15, 2020

New accounts can be opened with as little as \$250.

For existing IRA account holders, please use the form below. For anyone interested in establishing a new IRA, contact the annuity department at (800) 464-4642 for more information.

Name _____

Certificate # _____

Deposit Amount _____

Traditional IRA for Year _____

Roth IRA for Year _____

*National Director
Larry Golofski Honored*



National Director Larry Golofski was honored as outgoing president of Fraternal Societies of Greater Pittsburgh (FSGP) at their Christmas Luncheon in December 2018. He is pictured with current FSGP president Joann Blackwell.

**ANNA HURBAN
CHICAGO DISTRICT
SAVE THESE DATES IN 2019!**

Circle these dates on your calendar and look for more information on our website and from your Branch Officer! We would love to have you join us for all of these events!

SATURDAY, MARCH 30

Chicago District Lenten Day of Reflection

Details to follow or contact your branch officer or District President Lorraine Gibas, 630-728-7518.

SATURDAY, APRIL 27

Join Hands Day – Bingo with the Vets

Edward Hines VA Hospital, 5000 5th Avenue, Hines, IL
2:00 p.m. – Service hours will be available for anyone over 12 years old accompanied by an adult.

Contact your branch officer or District President Lorraine Gibas, 630-728-7518 for more information.

SATURDAY, JUNE 1

ALS Walk

Cantigny Park, 15151 Winfield Road, Wheaton, IL
Save the date... details to follow.

SATURDAY, JUNE 22

**Chicago District Scholarship Luncheon
and District Meeting following**

11:30 a.m. – Camelot Banquets,
8624 West 95th Street Hickory Hills, IL
Contact your branch officer or District President Lorraine Gibas, 630-728-7518.

**REPORT OF THE FCSLA
NATIONAL TREASURER**

BALANCE SHEET AS OF OCTOBER 31, 2018

ASSETS	
Cash & Short Term Investments	\$ 13,925,675
Bonds	944,117,962
Preferred Stock	2,212,846
Common Stock	6,747,004
Investment Income Due & Accrued	13,700,853
Property Plant & Equipment, Net	5,136,789
Certificate Loans & Accrued Interest	2,751,344
Other Assets	871,105
TOTAL ASSETS	\$ 989,463,578
LIABILITIES	
Life Reserves	\$ 298,675,314
Annuity Reserves	562,875,671
Death Claims Payable	3,052,663
Unearned Premiums	437,366
Matured Endowments	322,917
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,694,144
Accrued Convention Donations	756,000
Provision for Future Conventions	461,704
Asset Valuation Reserve	8,390,669
Interest Maintenance Reserve	1,182,008
Other Liabilities	1,744,607
TOTAL LIABILITIES	\$ 883,993,062
Surplus	\$ 105,470,590
TOTAL LIABILITIES AND SURPLUS	\$ 989,463,653

INCOME STATEMENT

For the Ten Months Ending October 31, 2018

REVENUE	
Insurance Premiums	\$ 3,178,442
Annuity Premiums	30,388,483
Investment Income	38,582,654
Amortization of Interest Maintenance Reserve	190,246
Rental Income	304,808
Other Revenue	12,915
TOTAL REVENUE	\$ 72,657,549
EXPENSE	
Increase in Reserves — Life	\$ 1,037,315
Increase in Reserves — Annuity	23,082,150
Insurance Benefits	6,460,724
Annuity Benefits	25,587,126
Commission Expense	947,278
Surrender Benefits	3,435,679
Post Mortem Benefits	1,239,621
Miscellaneous Member Benefits	104,016
Matured Endowments	22,370
Donation Expenses	99,783
Change in Accrued Convention Donations	210,000
Convention Expenses	166,670
Bank Service Charges	74,147
Data Processing Service Fees	196,615
Accounting Fees	154,443
Actuarial Fees	218,885
Legal Fees	32,291
Consulting Fees	119,145
Branch and District Funding	676,119
Fraternal Activities	105,824
Official Publications	397,135
Scholarship Awards	243,330
Miscellaneous Employee Benefits	417,613
Fees — Directors	135,252
Salaries — Employees	1,680,871
Salaries — Officers	421,750
Interest Expense	337,079
Tax Expense	(269,732)
Depreciation Expense	184,327
Utility Expense	86,695
Postage and Printing	191,345
Advertising	90,941
Travel Expense	84,596
Insurance Department Fees	92,428
Sales Promotion	186,502
Rental Expense	313,383
Other Expense	590,404
TOTAL EXPENSE	\$ 69,154,120
Income (Loss) from Operations	\$ 3,503,429
Dividends to Members	1,146,476
Subtotal Income (Loss)	\$ 2,356,953
Capital Gains (Loss)	40,300
NET INCOME (Loss)	\$ 2,397,253



All Day Eats!

LEMON BLUEBERRY PANCAKES

- 2 cups pancake mix
- 1 cup milk
- 1 cup vanilla yogurt
- 2 eggs
- 1 teaspoon lemon zest
- 1 cup fresh blueberries
- Blueberry or maple syrup for drizzling

In a large bowl, combine pancake mix, milk, yogurt, eggs, and lemon zest; mix until well combined. Stir in blueberries.

Coat a griddle or skillet with cooking spray, then heat over medium heat. When griddle is hot, pour on ¼ cup batter per pancake. When bubbles form and edges begin to brown, flip pancakes and brown on other side. Repeat until all batter is used. Serve immediately with syrup.

OOEY GOOEY CINNAMON BUNS

- 1 cup light brown sugar
- 2 tablespoons ground cinnamon
- 1 pound frozen bread dough, thawed
- ½ cup (1 stick) butter, softened
- Icing*
- 4 ounces cream cheese, softened
- 3 tablespoons butter, softened
- 1¼ cups confectioners' sugar
- ½ teaspoon vanilla extract

Coat a 9- x 13-inch baking pan with cooking spray.

In a small bowl, combine brown sugar and cinnamon; set aside.

On a lightly floured surface, roll dough into a 14- x 12-inch rectangle. Spread dough with butter and sprinkle evenly with cinn-

mon sugar mixture. Roll up dough tightly in jelly-roll fashion. Cut into 12 rolls and place in prepared baking pan. Cover with plastic wrap and let rise until doubled in size, 60 to 90 minutes.

Preheat oven to 375 degrees. Bake rolls 15 to 20 minutes, or until golden brown.

Meanwhile, in a medium bowl, beat cream cheese, butter, confectioners' sugar, and vanilla until smooth. Invert warm rolls onto a platter and spread with icing. Serve immediately.

BACON PINWHEEL ROLLS

- 1 (8-ounce) package refrigerated crescent rolls
- ¼ cup bacon bits
- 2 scallions, thinly sliced
- Parmesan cheese for sprinkling

Preheat oven to 375 degrees. Coat a baking sheet with cooking spray.

Unroll dough and pinch together seams. Evenly sprinkle with bacon bits and scallions.

Roll up jelly-roll style and cut into 1-inch thick slices. Place cut side down on prepared baking sheet.

Bake 9 to 11 minutes or until light golden brown. Remove from baking sheet and sprinkle with cheese. Serve immediately.

ALMOND FRENCH TOAST BAKE

- 1 loaf French bread, cut into 8 (1-inch) slices
- 6 eggs
- 1 cup amaretto-flavored coffee creamer
- 1 cup half-and-half
- ¼ cup sugar
- 1 teaspoon ground cinnamon
- ½ teaspoon salt
- 2 tablespoons sliced almonds

Preheat oven to 400 degrees. Coat a 9- x 13-inch baking dish with cooking spray. Place bread slices in a single layer in baking dish.

In a medium bowl, combine remaining ingredients except almonds; mix well and pour over bread slices. Cover and chill 30 minutes, or until most liquid is absorbed. Sprinkle almonds over bread. Bake 35 to 40 minutes, or until golden brown.

CHEESE STEAK CASSEROLE

- 1 (8-ounce) package wide egg noodles, cooked according to package directions
- 1 tablespoon vegetable oil
- 2 red bell peppers, seeded and cut into ¼-inch slices
- 1 onion, cut in half and sliced thin
- 1 pound thin boneless beef sirloin steak, thinly sliced
- ½ teaspoon salt
- ¼ teaspoon black pepper

1 (15-ounce) jar cheese sauce

Preheat oven to 350 degrees. Coat a 9- x 13-inch baking dish with cooking spray. Place cooked noodles in baking dish; set aside.

In a large skillet, heat oil over medium heat; cook red peppers and onion 4 to 5 minutes, or until fork-tender. Add beef, salt, and pepper to skillet and cook 3 to 4 minutes, or until beef is brown, stirring occasionally. Drain liquid.

In a microwavable bowl, melt cheese sauce in microwave 1 minute.

Spoon half of cheese sauce over noodles. Top with beef mixture, then pour remaining cheese sauce over top; cover with aluminum foil.

Bake 25 to 30 minutes, or until heated through.

DOUBLE BACON MAC & CHEESE

- 1 (16-ounce) package elbow macaroni
- 2 (10.75-ounce) cans condensed Cheddar cheese soup
- 2 cups milk
- 6 cups shredded sharp Cheddar cheese, with 1 cup reserved for garnish
- 3 tablespoons butter, melted
- 1 pound bacon, cooked and crumbled, with ¼ cup reserved for garnish
- ¼ teaspoon salt
- ¾ teaspoon black pepper
- 2 scallions, thinly sliced

Preheat oven to 350 degree. Coat a 9- x 13-inch baking dish with cooking spray.

Cook macaroni according to package directions; drain and place back in pot. Stir in soup, milk, cheese, butter, bacon, salt, and pepper; mix well.

Pour mixture into prepared baking dish and sprinkle evenly with remaining cheese, bacon, and scallions.

Bake 35 to 40 minutes, or until heated through and bubbly.

BEAN SOUP

- 2 tablespoons olive oil
- 1 onion, finely chopped
- 1½ cups water
- 1 (19-ounce) can cannellini beans, not drained
- 1 (16-ounce) can navy beans, not drained
- 1 (15½-ounce) can Great Northern beans, not drained
- 1 chicken bouillon cube
- 1 teaspoon Italian seasoning
- ½ teaspoon garlic powder
- Grated Parmesan cheese

In a soup pot, heat oil over medium-high heat. Sauté onion 5 to 6 minutes, or until golden. Add remaining ingredients and bring to a boil. Reduce heat to medium-low and simmer 8 to 10 minutes, or until heated through. Serve with grated Parmesan cheese.

PERIODICAL

3/19

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.