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# Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 105, NO. 9

JUNE 2019

## *I wish you enough*

I wish you enough SUN to keep your attitude bright no matter how grey the day may appear.

I wish you enough RAIN to appreciate the sun even more.

I wish you enough HAPPINESS to keep your spirit alive and everlasting.

I wish you enough PAIN so that even the smallest of joys in life may appear bigger.

I wish you enough GAIN to satisfy your wanting.

I wish you enough LOSS to appreciate all that you possess.

I wish you enough HELLOS to get you through the final good-bye.

– Bob Perkins

ŽENSKÁ JEDNOTA



# Fraternally Yours, ŽENSKÁ JEDNOTA®



ISSN 0897-2958



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ŽENSKÁ JEDNOTA,  
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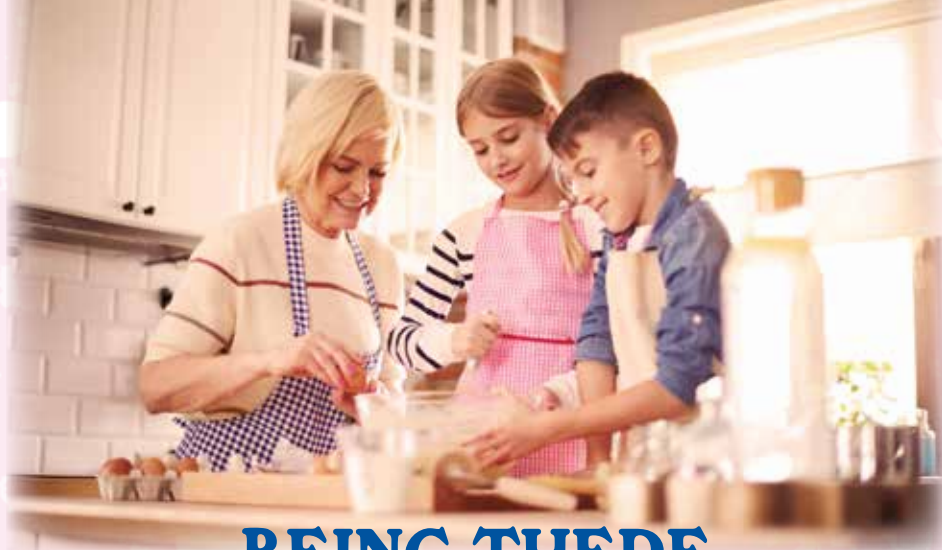
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## BEING THERE

Being there can be lending a hand, lifting a heavy load.  
Being there can be a smile on a cloudy day.  
Being there can be a crust of bread to the poor, giving shelter from the storm.  
Being there can be a thought, a blessing, a prayer.  
Being there can be showing support, and enthusiasm.  
Being there can be listening quietly while someone else has something  
important they'd like you to hear.  
Being there can be a friendly hug, or a warm embrace.  
Being there can be expressions, penned on a page.  
Being there can be the transferring of a certain glance.  
Being there can be offering your time.  
Being there can be sitting silently beside someone to watch the sun slide  
behind a silver sea.  
Being there can be wiping a tear.  
Being there can be chasing the moon at midnight.  
Being there can be a whisper, a word, a soft touch at the right moment.  
Being there can be riding the Ferris wheel together without ever leaving  
the ground.  
Being there can be a telephone call, closing the miles.  
Being there can be a kiss on a fevered brow.  
Being there can be the gift of a flower.  
Being there can be teaching with kindness.  
Being there can be sharing the depth of a powerful silence.  
Being there can be wishing you were somewhere when you must be  
someplace else.  
Being there can be taking someone's place when they must be somewhere else.  
Being there can be driving through the blazing brilliance of autumn.  
Being there can be just holding hands.  
Being there can be waiting out the tough times.  
Being there can be touching God through the heart, and letting His will  
be done.

Dear Friends,

This month try to just "be there" and see what a difference it makes in the world  
around you!

Until next Month,  
**Warmly, Carolyn**

ŽENSKÁ JEDNOTA

# ST. ANTHONY OF PADUA

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

Dear Sisters and Brothers,

Recently I received a thank you note from a reader who enjoyed reading about the February article on St. Blaise and how the Church's blessing of throats on his feast came to be. As I looked through possible saints to write about for June, I found St. Anthony of Padua. For as long as I can remember, St. Anthony's help has regularly been invoked when an item is lost. Miraculously the lost item almost always is found! Thus I thought it might be interesting this month to feature St. Anthony and how he came to be attributed with being the "finder" of lost things.

Anthony was born in Lisbon, Portugal in 1195 to prominent and wealthy parents. His given name was Fernando. By the time he was 15, he asked that he be sent to an Augustinian abbey on the outskirts of Lisbon. However his time at the abbey was not as peaceful as he desired due to the frequent visits from friends who wanted to socialize. After two years Fernando requested that he be transferred to the motherhouse in Coimbra, which was then the capital of Portugal. Here he was able to devote his time to prayer and to the studies of theology and Latin. It was during his nine-year tenure in Coimbra that Fernando was ordained to the priesthood and made responsible for the abbey's hospitality.

At this time the Franciscan Order founded by St. Francis of Assisi was only eleven years old. Several friars settled a small hermitage outside Coimbra dedicated to Saint Anthony of Egypt. Fernando greatly admired their simple lifestyle. When five Franciscans were martyred in Morocco while preaching to infidels, their bodies were brought back to be buried at Fernando's abbey. He was so inspired by their martyrdom that he felt a longing to join the Franciscans and to carry on their work in Morocco, even if it meant his own martyrdom. He

eventually received permission to leave the Augustinian abbey so he could join the new Franciscan Order. It was when he took the Franciscan habit that he changed his name in honor of the saint to whom the small hermitage was dedicated. From that point forward he was known as Anthony.

Anthony did travel to Morocco to preach God's word, but after several months he became extremely ill. He then made plans to return to Portugal to recover. Yet he never made it to Portugal. On his return voyage the ship was blown off course and arrived instead in Sicily. After Anthony traveled to Tuscany, the local friars considered his health and assigned him to a rural hermitage in San Paolo where he continued to pray and study in seclusion.

Anthony maintained a relatively peaceful life until 1222 when several Dominican friars came to visit the Franciscans on the occasion of an ordination. The Dominicans were known to be masterful preachers so the Franciscans naturally assumed the Dominicans would preach the homily. The Dominicans, however, were unprepared and declined since they had assumed the Franciscans would be preaching. Through all this confusion St. Anthony was called upon to deliver a simple homily. After initially declining, Anthony delivered a homily that revealed his eloquence, knowledge and holiness which captivated those present. Word of this outstanding preacher traveled far, and his fate was sealed. Anthony's quiet life of prayer and penance became that of a public preacher as he travelled throughout many towns and villages, eventually coming to Padua, Italy. In poor health he would preach his last and most famous sermons here, sometimes to crowds of 30,000. He died in 1231 while attempting to journey back from a village to Padua, the city he loved. He was only 36 years old. Only a year later he was canonized.

So the question still remains: Why is St. Anthony's help invoked in finding lost or stolen things? This is traced back to an incident involving a book of psalms that was important to St. Anthony as it contained the notes and comments he used in teaching his students. Remember this was a time when a printing press had not yet been invented, so the handwritten book was of great value to St. Anthony. A novice who had decided to leave the hermitage took the book with him. When Anthony discovered it was missing, he prayed that it would be found or returned to him. The thieving novice did return the book and was moved to return to the Order as well, which accepted him back. This book is said to be preserved in the Franciscan Friary in Bologna.

Today St. Anthony is venerated all over the world as the patron saint of lost articles. He is also credited with many miracles involving lost things, lost people and even lost spiritual goods. *St. Anthony, pray for us, that those of us who are lost souls may find our way to God.*

## **Annual Family Picnic in Elysburg, PA**

The Annual Family Picnic will be held again this year at Knoebels Amusement Park in Elysburg, PA. The picnic is open to all members of the FCCLA, members of the former Polish Union of USA and friends.

It will be held on Sunday, June 30th. Complimentary food and liquid refreshments will be served from noon till 3 p.m. However, reservations are a must and should be made no later than Tuesday, June 25th. They can be made by contacting Joseph Pudlosky at 570-256-3406 (home phone) or e-mail to [icelighting@msn.com](mailto:icelighting@msn.com).

Prizes will be available for children throughout the day. Directions to the Amusement Park are available on their web site.



# Message from our National President

## CYNTHIA M. MALESKI



Dear fellow members,

As we prepare for our 42<sup>nd</sup> Quadrennial Convention, it is fitting that we summarize the way our Association is governed, is managed and how we operate on a daily basis.

As a fraternal benefit society, we are governed through a representative form of government. Once certified and credentialed, our delegates convene every four years in convention, and while in

session, serve as the association's highest legislative authority.

Between conventions, the board of directors oversees the association in accordance with its charter, vision, mission and bylaws. As chair of the board, and as National President, I convene our four quarterly meetings and special meetings of the board of directors to decide on significant matters for the Association to provide strategic direction and oversight. Since we are now an association licensed to do business in 48 states and District of Columbia, with over 143,000 certificates in force, over 500 branches and over \$1 Billion in admitted

assets, our fiduciary responsibilities are broad, serious and complex. Between board meetings, the Executive Committee, Audit Committee and our strategic planning committees meet regarding financial matters, investments, any audit matters, scholarships and philanthropic, board performance, property, and strategic relations.

Once a year, the National President invites the District Presidents who serve in this important leadership capacity to a daylong meeting where we exchange meaningful information.

Agendas are by and large created through recommendations driven and vetted by management and as an ongoing process, through strategic collaborative management, risk assessment and operations.

It is the responsibility of the National President (CEO) working with other officers to develop and make recommendations for action that are aligned with the strategic plan, business growth, risk management and legislative and regulatory requirements.

This is an awesome responsibility for our association, with a growing national imprint and an equally growing number of complex regulations and risks. We are fortunate to have a committed board of directors, officers, employees and branch and district volunteers who serve us as we move our business and fraternal programs forward which help transform communities. These strategic driven initiatives work in tandem with tasks performed by other employees in the home office. Our committed staff here process our business from new business (insurance and annuities), sales, death claims, policy services, new producer administration, branch servicing, IT services and other basic operations which service our members in a professional and accurate manner. Our producers are the lifeblood of our society, bringing in new business and keeping current clients satisfied. It is an awesome task.

We are all here to keep our promises to our members and to attract new members to our grand cause in accordance with our charter and vision. We relay messages to YOU, our members, through *Fraternally Yours*, our magazine, our branch newsletter, and information placed on our website and delivered at branch and district meetings and events. We encourage you to become more involved and engaged by attending branch events and other key activities that are conducted in various regions across our nation to participate in an even more meaningful way!

I hope you find this basic outline of how we steer this grand enterprise helpful and that our delegates look forward to our Quadrennial Convention in Tampa, Florida in October, 2019.

## National Flag Day

June 14, 2019

As members of the First Catholic Slovak Ladies Association of the United States of America, we join with all people in this great nation of ours, the American Fraternal Alliance and the National Flag Foundation in celebrating Flag Day and join with others to pause and recite the Pledge of Allegiance at 7:00 p.m. Eastern Time on June 14th, the 242nd birthday of our flag!



"I pledge allegiance to the flag  
Of the United States of America  
And to the republic for which it stands,  
One nation under God, indivisible,  
With liberty and justice for all."

**Our flag is the banner that unites us all!**

Cynthia M. Maleski  
National President (CEO)  
First Catholic Slovak Ladies Association  
of the United States of America

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



**Sponsored by:** First Catholic Slovak Ladies Association  
Anna Hurban District, Cleveland, Ohio

**Location:** Our Lady of Lourdes Shrine  
21281 Chardon Road, Euclid, Ohio 44117

**Contact Info:** Gianna: 216-468-1021 or [gianna@fcscla.com](mailto:gianna@fcscla.com)  
Cleveland District Fraternal Coordinator

**Date:** Friday, July 26, 2019

**Schedule:** 10:00 A.M. Confessions  
11:00 A.M. Mass  
12:00 P.M. Luncheon in St. Ann's Hall at Our Lady of Lourdes Shrine  
2:30 P.M. Benediction and Rosary

**Cost:** \$20.00 per person

**RSVP: RESERVATIONS ONLY - RSVP by July 15, 2019**

Make checks payable to: Okres Cleveland District  
Mail order and payment to: First Catholic Slovak Ladies Association  
24950 Chagrin Boulevard, Beachwood, Ohio 44122 - ATTN: Gianna



## BRANCH S161 MEMBERS ATTEND CHARITY GALA

Branch S161, Youngstown, OH, supports as its special charities the Rescue Mission, Salvation Army, Second Harvest Food Bank, Dorothy Day House, Community Kitchen and Saint Vincent de Paul Dining Hall. Checks for \$250 are sent at Christmas and Easter to each organization to help with their mission of feeding people in need. The Saint Vincent de Paul Society has a chapter in 15 parishes in the Diocese and they annually sponsor the Spring Gala which in April was attended by 300 people.

Not only do members of Branch S161 provide financial support to the six groups, many members work at the Dining Hall and Dorothy Day House. Our Lady of Sorrows Parish where Branch S161 meets is assigned specific weeks to work at the Dining Hall and monthly work at the Dorothy Day House, where not only are meals served, but men/women can come in to shower and obtain clean donated clothes.

Members also save and supply the dining halls with plastic bags so left over food can be taken home by those attending. In the summer, members supply fresh fruits and vegetables so the menu can include home grown produce.



L-R: Theresa Leonard, Bernie and Ed Demechko.



L-R: Mike and Loretta Ekoniak, Nancy and Clem Clausen.



L-R: Charlie Pritchard, Melanie Leonard, Rosanne Pritchard.

## Jr. Branch 386 Member Plays for Nordonía Knights

The Nordonía Knights 10U baseball team are defending champions of the Cuyahoga Valley Baseball Association league. Jr. Branch 386 member, Steven Fakult, plays center field and pitches. He is the nephew of former FCSLA National Secretary, Irene Drotleff. Most of the Nordonía Knights



10U baseball team attend church at St. Barnabas Catholic Church in Northfield, OH. Sr. Branch 10 and Jr. Branch 386 are one of the sponsors of this team, as evidenced by the FCSLA logo seen on the banner underneath the team photo.







Cory, Derek, Ben and Jeremy George, and Jimmy Range

## Our Mission...

Founded in 2011, Jeremy Cares Inc is a 501(c)(3) non-profit organization with a mission to enrich the lives of families with children dealing with serious illnesses by promoting emotional and social healing by working with other local organizations to support and help the families regain feelings of control, improve self-image, and to diminish the stresses that illness creates for the entire family. This is accomplished by partnering with other facilities in Northeastern Ohio that provide medical care or support to the families.

## Simply put...

It is our goal to create moments of joy for families based on our founding philosophy of paying it forward and the belief that a little caring can go a long way in creating hope.



Would you like to get more involved?  
Questions or comments? Please contact us!

Jeremy Cares, Inc.

PO Box 84

Avon Lake, OH 44012

440-933-9146

info@jeremycares.org

Or message us through Facebook!

## MATCHING FUNDS PROJECT

FCSLA Sr Br 522

# Jeremy Cares

12<sup>th</sup> Annual  
We Love Jeremy  
Golf Outing

Early Bird Special!  
Register by July 1  
for a chance to  
win \$500 CASH!!



"Where Caring and Hope Meet"

**AUGUST 10, 2019**

**Bob-O-Link Golf Course**

7:30 am Registration

8:30 am Shotgun Start

18-Holes Scramble Format | Cart

Driving Range | Lunch | Dinner | Desserts

Beverages | Skill Challenges | Awards

Terms of Prizes and Raffle!

**The BEST outing ever!**

Register online at  
[www.jeremycares.org](http://www.jeremycares.org)

**GOLFERS NEEDED - ENJOY PLAYING & HELP BENEFIT US AT THE SAME TIME!**

## 12<sup>th</sup> Annual We Love Jeremy Golf Outing



4141 Center Rd. (Rt. 83)  
Avon, OH 44011

**Saturday, August 10, 2019**

7:30 am Registration

8:30 am Shotgun Start

**Entry Fee: \$400 Per Team\***

Includes:

- ✓ 18 Holes Scramble Format
- ✓ Cart
- ✓ Driving Range
- ✓ Lunch
- ✓ **NEW!** Buffet Dinner
- ✓ Dessert
- ✓ Beverages
- ✓ Skill Challenges
- ✓ Awards & Prizes

**The BEST  
outing ever!**

\* Early Bird Special!  
Register by July 1 for  
your chance to win \$500 CASH!!



**Early Bird Special!**  
Every Captain registered by July 1, 2019  
will be entered in a FREE drawing for  
**\$500 CASH!!** Worst odds 1:72!  
Drawing will be held at 8:00 AM July 2, 2019.

**ENTRY FEE: \$400 PER TEAM**

Captain: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Golfer 2: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Golfer 3: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Golfer 4: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

## SPONSORSHIP OPPORTUNITIES

- ☐ **Event Sponsor**.....\$3,000  
Receive sign recognition at event; Recognition in  
advertisement; Double Page Event Program Ad;  
Hole Sponsorship; One Foursome Registration
- ☐ **Gold Sponsor of Hope**.....\$500-\$2,999  
Full Page Event Program Ad; Hole Sponsorship
- ☐ **Silver Sponsor of Hope**.....\$250-\$499  
Half Page Event Program Ad; Hole Sponsorship
- ☐ **Bronze Sponsor of Hope**.....\$100  
Half Sponsorship; Program Recognition
- ☐ **Golf Ball Sponsor**.....\$1,800  
Logo on golf balls
- ☐ **Corporate Sponsor of Hope**.....\$1,400  
Half Page Event Program Ad; One Foursome Registration
- ☐ **Goodie Bag Sponsor**.....\$1,000  
Name and logo on goodie bag items
- ☐ **Beverage, Lunch, or Dinner Sponsor**.....\$1,000  
Sign recognition on beverage carts/beverage holes;  
Program Recognition; Hole Sponsorship
- ☐ **Not a golfer? Join us for Dinner Only**.....\$25  
Number of Buffet Dinners \_\_\_\_\_
- ☐ **Can't Make It? Gift of Hope**.....\$ \_\_\_\_\_

**TOTAL ENCLOSED** \$ \_\_\_\_\_

NAME \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY/STATE/ZIP \_\_\_\_\_

EMAIL \_\_\_\_\_

PHONE \_\_\_\_\_

Please make checks payable to **JeremyCares, Inc.**  
and mail to PO Box 84, Avon Lake, Ohio 44012

**\*\*ATTN SPONSORS\*\*** Please email your logo or ad in  
.jpg format to [maryann@jeremycares.org](mailto:maryann@jeremycares.org) no later than  
July 12th to be included in the program.

**More Info: Contact Gianna at 216-468-1021 or Email at [gianna@fcsla.org](mailto:gianna@fcsla.org)**

**COME TO ENJOY GREAT FOOD & RAFFLE DRAWINGS!**

**NON-GOLFERS**

FCSLA NATIONAL PRESIDENT CYNTHIA MALESKI ANNOUNCES THE NEW 2019

# Branch Membership CHALLENGE!



July 1 - December 31, 2019

## Goal

For every branch to accept ⑤ new members

## Reward

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

## Special Recognition at the 2019 National Convention

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

– and –

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

## Grand Prize

THREE WAYS TO WIN!

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

Recognition in *Fraternally Yours*

– and –

a \$250 donation to your charity of choice or a \$250 reward to your branch



## BRANCH W133 HOLDS SPRING PARTY

Branch W133, Timken, KS, held a spring party and meeting at the Timken Hill Bar & Grill recently. Members enjoyed a fine meal including turkey and sauerkraut and dumplings. We had goodies for the kids, and everyone received a door prize. Our next gathering is our annual picnic on Sunday, August 4, at the Timken Hill at 12:30 p.m.



Pictured are the children at our spring party.

## Annual Pre-Holiday Meat Raffle

On April 7th, Sr. Branch 638 (Buffalo, NY) held their Annual Pre-Holiday Meat Raffle. It was a huge success with many members, friends and guests attending. The attendees were very pleased to receive the red bags, and held them up in appreciation to the FCSLA. It was a great gift to carry their winnings and information about our great fraternal.



## SLOVAKIA HERITAGE TOUR September 6-15, 2019

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](http://www.slovakiaheritage.com) or contact Judith Northup-Bennett, Slovakia Heritage Tours, 978-544-5144 [slovakiaheritagetours@gmail.com](mailto:slovakiaheritagetours@gmail.com).

## Taylor Szumski Inducted Into National Honor Society



Taylor Szumski, S519 was recently inducted into the National Honor Society (NHS) on March 8, 2019. She is a member of the class of 2020 at Bio-Med Science Academy. Bio-Med Science Academy is a public STEM+M high school located on the campus of the Northeast Ohio Medical University in Rootstown, OH. The NHS is a nation-wide organization for high

school students in the United States. Selection is based on four criteria: scholarship, leadership, service, and character. Her proud grandparents are Dorothy and Joe Szumski.

Congratulations Taylor!

## Convention Announcement

### CANDIDATES FOR NATIONAL OFFICE

Any Principal member wishing to run for a national office must return an intent form, along with a resumé and non-refundable registration fee. Intent forms are available from Kimberly Graham, National Secretary by email at [kimberlyg@fcsla.com](mailto:kimberlyg@fcsla.com). All materials must be postmarked or dated by delivery service by **August 2, 2019**. Please review the requirements for national office, including Court of Appeals, in the 2015 Constitution and Bylaws.

## 89th Annual Slovak-American Day

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

## ANNA HURBAN CHICAGO DISTRICT

**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.

## Cleveland Organizations Join Hands

On Saturday, April 27, 2019, for the 11th straight year, the Cleveland Okres, and many Cleveland branches, as well as Branches 408 and 141, joined hands with the Cleveland Catholic Worker Community to provide a breakfast for about 80 homeless and needy people.

In addition to the breakfast, basic need items like toothbrushes, toothpaste, soap, razors and shave cream were provided. Also, checks from the Okres and other branches for \$550 were presented to the Worker Community to assist them in their ministry.

It is an honor and privilege to represent our home office, our Cleveland Okres, and our Cleveland branches, touching the lives of hundreds of needy people in a positive way.



L-R: Barbara and Mike Phillips, Jr., Cindi Bacisin, Dan Phillips, Helen Gebura, Mike and Pat Phillips.



L-R: Pat and Mike Phillips, Paula Miller, Catholic Worker Community Volunteer, accepting check for \$550, Helen Gebura.



## Eastern PA District to Celebrate St. Ann's Day

The Eastern PA Frances Jakabcin District will hold a St. Ann's Day Celebration on Sunday, July 21, 2019.

District Chaplain, Monsignor Thomas Derzack will celebrate Mass at 1pm at St Nicholas Church, 1152 Oak Road, Walnutport, PA 18088. A light reception will follow Mass. RSVP to Louise Dunstan at 570-645-4354 or [Imrp@ptd.net](mailto:Imrp@ptd.net) or Carolyn Bazik at [zjbazik@comcast.net](mailto:zjbazik@comcast.net).

## JUST A REMINDER!

### THE FCSLA GUARANTEED ISSUE LIFE INSURANCE PROGRAM

is available for the period of March 1,  
2019 through August 31, 2019

## WHAT IS IT?

### WHY SHOULD I CONSIDER THIS GUARANTEED ISSUE LIFE INSURANCE OFFER?

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

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

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

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



Questions regarding this offer  
should be directed to the New Business  
Department at 1-800-464-4642, extension 1062  
or by e-mailing [NewBusiness@fcscla.com](mailto:NewBusiness@fcscla.com).



# Slovak-American Radio Online: “Notes of Slovakia”

Michael J. Kopanic, Jr., Ph.D.



Michael Kopanic

Slovak Radio is one of the best methods to reach the Slovak-American audience and those interested in Slovakia and its culture. One of the problems many people encounter is that they are not always available to listen when a program is being broadcast. A new online radio show entitled “Notes of Slovakia” has attempted to solve that problem by offering an online recording.

One can listen to it anytime, even in short segments. And it is easy to find on the web, with a simple Google search. Or one may go straight to the website and click on “Listen Now”: <https://notesofslovakia.com>. There also is a Facebook site with links: <https://www.facebook.com/NotesOfSlovakia/>.

Every “Notes of Slovakia” program is broadcast in both English and Slovak, so everyone will understand. In the words of the announcers, they “play music from the past, the present, and everything in between.” In other words, the show offers a great variety which should appeal to listeners. The program also offers an array of short talks about Slovak culture, history, and the language. And if one wishes to watch while listening, there are pictures of the speakers, the subject matter, and for the music.

Mike Wojtila (Vojtila) of USA and Slavomír Vojtilla of Slovakia co-host the program. They are not related, though they met because of their name similarities. A mail carrier by trade, Mike Wojtila is an accomplished keyboard player and accordionist, who specializes in vocals.



Mike Wojtila and Slavomír Vojtilla, Announcers for “Notes of Slovakia.”

The other host, Slavomír Vojtilla studied ecology and landscape engineering when attending college. He currently does Environmental impact assessment, and in addition, has worked in Electrical Engineering as his firm manages and develops hydropower plants and solar systems (photovoltaic

roof system). Slavomír does his program out of sheer love for Slovak culture and a desire to share it with the world.

And yours truly, Dr. Michael Kopanic, has done several features in Slovak Spotlight part of the program since early March 2019.

## Other USA Slovak Radio Online

Do not forget to listen to other online Slovak radio programs broadcast in the USA. The Cleveland Slovak program on WERE 1490 AM hosted by Milan Kobulský airs on Sunday mornings at 11 a.m.; the website is: <https://newstalkcleveland.com/listen-live/>.

Another Slovak program airs on WPIT 730 AM in Pittsburgh, hosted by Rudy and Sue Ondrejco; it may be heard at 3-4 p.m. on Sundays at <http://player.listenlive.co/57381>.

In the Youngstown, Ohio area, Dennis Spisak runs the Slovak Radio Program, broadcast from WKTL FM 90.7. The show now offers a listening site on the internet, and it can be heard on live radio as far away as the outer suburbs of Akron and Pittsburgh: <http://wktl.caster.fm>.

Finally, Chicago offers **Krajanské Rádio/Centrum Chicago** (Countryman Radio / Downtown Chicago) offers mainly modern Slovak and Czech music: <http://www.krajanskeradio.com>.

To hear Slovak radio programming in English directly from Slovakia, visit the RTVS radio site: <http://enrsi.rtvs.sk>. The show features news of the day and special features about Slovakia and its culture.

## Conclusion

All of these Slovak programs are well worth listening to, and for the American Slovak programs, I would recommend that listeners send a donation, so they can continue in the future as we try to preserve our Slovak heritage. **Notes of Slovakia** is the newest program of all the above mentioned, and hopefully, all our readers will try listening to this excellent presentation which is available to listen to anytime at your convenience at this website: <https://notesofslovakia.com/listen-now>.



Photo from homepage for “Notes of Slovakia.”

## Honors Scholarship Winners

St. Ann Lodge, Branch 114 will honor our scholarship winners at the July meeting and luncheon. It will be held on Sunday, July 21, at the American Slovak Club, 2915 Broadway at 1:00 p.m. All members are invited and encouraged to attend. Please make reservations no later than Wednesday, July 17 by calling Bernie Danevich at (440) 960-2605 or by emailing Marge Thomas at [mugsann@gmail.com](mailto:mugsann@gmail.com).



# IN MEMORIAM

## LESTER W. SEVCIK, W149



Lester Wesley "Les" Sevcik, 91, of Traer, IA died October 3, 2018. He was born March 29, 1927, in Clutier, son of Joseph and Mary (Podhajsky) Sevcik. He married Sally Short at St. Joseph Catholic Church in Waterloo on August 4, 1956. Les graduated from Elberon High School in 1944 and entered the U.S. Navy during World War II. He was an employee at Cherven Implement and, in 1965, became a

partner in Traer Implement. He was a member of the Kubik Finch Post of the American Legion and an active member at St. Paul Catholic Church, having served on the building committee for its current location. He is survived by his wife; a son, Gregory Sevcik of Traer; a daughter, Margaret (David) Dedic of Mason City; three grandchildren; and many nieces and nephews.

## CHARLES J. DIVIS, W058



Charles J. Divis, 91, of Wahoo, NE, entered into eternal rest on September 2, 2018 in Wahoo, NE. He was born May 3, 1927 in Colon, NE to Karel and Anna (Mach) Divis. Charlie graduated from Wahoo High School. He received a Bachelor Degree from Creighton University and Master Degree from UNL. He served his country in the U.S. Army during WWII until he was honorably discharged in 1947. On August

13, 1960, he was married to Shirley Diffey in Osceola, NE. Charlie was a lifelong farmer and continued to be active on the farm until he was 89. Charlie began teaching at Wahoo Northward and then became the Principal of Wahoo Westward where he finished his career. He was a member of St. Wenceslaus Church and a lifetime member of American Legion #82. Throughout the years, he was a very active member in the Wahoo community. He is survived by children, Greg (Jill McCormick) Divis of Papillion, NE and Ann (Paul) Ellenberger of Lincoln, NE; three grandchildren; brother, Ernest (Rita) Divis of El Paso, TX; sister, Sr. Ann Divis, M.S. of Waverly, NE; sister-in-law, Rita M. Divis, of Wahoo, NE.

## MARLENE A. WISE, S156



Marlene A. Wise, 63, of Hubbard, OH passed away on September 28, 2018, at Sharon Regional Medical Center, Sharon, PA. Marlene was born February 2, 1955, in Youngstown, OH, a daughter of John and Margaret Lubonovic Lesnok. She was a 1973 graduate of Hubbard High School and later received her BS in Nursing from Penn State University. Marlene enjoyed teaching and mentoring young nurses. Marlene

was the executive director for Ohio Valley Home Health Care of East Liverpool, and was a registered nurse for many years. She was a member of St. Patrick Roman Catholic Church, National Association for Home Care and Hospice Association, American Business Women's Association and an alumni member of Penn State University and Youngstown State University. She will be sadly missed by her family, her husband, Preston Lee Wise, whom she married September 25, 1982; and her daughters, Jenna L. Wise

of Pittsburgh and Sarah A. Wise of Tucson, Ariz. She also leaves her brother, Gerald (Kathy) Lesnok of Hubbard. Memorial contributions may be made, in memory of Marlene, to Cleveland Clinic Neurological Institute at [www.giving.ccf.org/donate](http://www.giving.ccf.org/donate).

## ROSE MARY LANSKY, S09

Rose Mary Lansky, age 77, died May 8, 2018, in Portsmouth, OH. Born on August 30, 1940, Rose Mary was the daughter of the late John and Pauline Vasko. Rose Mary previously resided in Ravenna, OH, where she had been a member of Immaculate Conception Parish and worked a long career as a nurse, visiting nurse, and hospice care, retiring from Robinson Memorial Hospital. Rose Mary was a loving mother, grandmother and sister. She is survived by her sons, John (Melissa) Lansky of Moretown, VT Bryan (Beth) Lansky of Wheelersburg, OH, and David Lansky of Kent, OH. There are six precious grandchildren. Rose Mary was a beloved sister to Irene (Bob) Yonker, Alice (Ben) Brandt, and the late Kay (Ron) Fifer. Rose Mary will be missed by all. May we find peace and joy in her memories.

## BOHUMIL "TED" J. UHLIK, JR., W008



Bohumil "Ted" J. Uhlik, Jr., 86 of Malmo, NE entered into eternal rest October 1, 2018, in Wahoo, NE. Ted was born on November 29, 1931 in Dodge County to Bohumil "Ted" Sr., and Lillian (Tresnak) Uhlik. He graduated from Scribner High School in 1950. He was united in marriage to Lorraine Ortmeier on November 25, 1961 at St. Charles Church in West Point, NE. He farmed in the Scribner area until 1962. He

then trained and became certified in data processing. He worked in the computer industry in Nebraska and Iowa from 1962-1989. He owned and operated a hatchery at his farm in Malmo, NE from 1989-1995. He served in the Army Reserve in the 89th Division Artillery, Battery C from 1951 to 1959. He was a member of the South Omaha Sokol Club, a member of St. John Nepomucene Catholic Church and Men's Club in Weston, NE. Ted was an avid baseball player in the Dodge County League for 10 years. He coached his son's Little League baseball team in Gering, NE for 4 years. He is survived by his wife, Lorraine (Ortmeier) Uhlik of Malmo; children, Linda (Lyle) Maly of Weston, Dave Uhlik of Malmo, and Darlene (John) Kolterman of Colon; five grandchildren; and two great-grandchildren.

## HELEN V. LASKAY, S161

Helen V. Laskay, 91, passed away on October 8, 2018. She was born January 27, 1927, in Struthers, the daughter of John and Susan (Salata) Bacak. Helen was a 1945 graduate of Woodrow Wilson High School and attended Youngstown Business College. She worked for the City of Youngstown Income Tax Department as a bookkeeper for 20 years. She also worked as a secretary and treasurer for the family business Youngstown Curve Form. Helen was a member of the Infant Jesus of Prague Guild and First Catholic Ladies Association Branch 161 and Ladies Pennsylvania Union No. 163. She leaves to cherish her memory, her son, Donald (Carole); her granddaughter, Monica Susan (Eric) Rebhan; and many nieces and nephews.



## STELLA MARGARET WORTHINGTON, U180



Stella Margaret Worthington, 87, passed away peacefully on October 1, 2018. She was born on November 2, 1930 in Trenton, NJ, the daughter of Frank and Stefania (Stankowski) Szymanski. Stella graduated from Trenton Central High School. Following graduation, Stella was employed as an Executive Secretary for Transamerica DeLaval Turbine in Trenton until retirement. In 1952, Stella married the love of her life, Frank H. Worthington. They celebrated 63 years of marriage in 2015. After her retirement, Stella and Frank relocated to Tucson, AZ to continue to enjoy their life together. Stella's passion in life was celebrating birthdays, anniversaries, and special events with her family and friends. She had a heart of gold and will be deeply missed. She is survived by her sister Ann Budassi and her husband Carl of Tucson, AZ, and her sister-in-law Shirley Bentz of Hamilton, NJ, along with several nieces and nephews. Memorial contributions may be made to Wounded Warrior Project. P. O. Box 758517, Topeka, KS.

## MICHAEL K. LESNANSKY, S156



Michael K. Lesnansky, 61, passed away October 6, 2018, Youngstown, OH with his family at his side. Michael was born on April 25, 1957, in Youngstown. He retired from Schwebel's Bakery this year after working for 39 years. He was a baker, he loved fishing, gardening and listening to music. He is survived by his mother, Helen (Labuda) Lesnansky; his daughter, Jennifer Lesnansky Al-Ababseh; his son, Kurt Michael Lesnansky; his brother, Erik Lesnansky, all of Youngstown; a sister, Elizabeth (Michael) Cappetti of Struthers; his former wife, Lorraine Lesnansky of Youngstown and his companion, Terry Franklin, also of Youngstown.

## JOSEPH MATEJU, W137



Joseph F. Mateju of Albuquerque, NM passed away after a brief illness on October 9, 2018. Joe was born in Cedar Rapids, IA on October 18, 1927 to Joseph and Adeline Mateju. Joe devoted his life and professional career to individuals with developmental disabilities. He assisted them in finding services that would help them achieve a better quality of life. As an administrator for the State of New Mexico, he was instrumental in establishing and supporting group homes in communities throughout the state. Since his retirement, Joe continued to be an advocate and staunch supporter of people with disabilities. He lobbied for equal rights, increased funding and quality services. He continued to support ARCA through his dedication to service on committees, and as a member of the ARCA Board of Directors. Joe traveled extensively and loved to dine. He was a passionate supporter of opera (except for an unexplained loathing of Mozart). Joe was devoted to his many dogs over the years spoiling them with many toys and treats. He is survived by his favorite niece, Jackie Orr and her husband, Dick Orr as well as his equally

favorite nephew, Chris Przystas. In lieu of flowers please consider a donation to ARCA or the Animal Humane Society.

## SOPHIA E. (HOHOLSKI) KELLING, S114



Sophia E. Kelling (nee Hoholski), 79, of Lorain, OH died October 11, 2018 after a lengthy illness. She was born May 8, 1939 in Lorain and had been a lifelong Lorain area resident. Sophia graduated from Lorain High School with the class of 1957 B. She worked at Lorain Novelty as a retail manager for many years. Sophia was a member of St. Peter Parish in Lorain. She served as a Cub Scout Den Mother and Home Room Mom when her children were young. She enjoyed spending time with her grandchildren, arts and crafts, oil painting and cooking. She is survived by her husband of 60 years Chester "Chet" Kelling, children: Nancy (Dave) Reinker of Ponte Vedra Beach, FL, Jeff (Laura) Kelling of Columbia Station and Tom (Becky) Kelling of Lorain; and seven grandchildren. The family would like to thank the nurses and staff at Allen Memorial Hospital in Oberlin and Mercy New Life Hospice in Lorain for the care they provided Sophia during her stay. Memorial contributions can be made to Mercy New Life Hospice, 3500 Kolbe Rd., Lorain, OH 44053.

## JOE JETELINA, W114



Joe Jetelina, 87, of Lane City, TX, passed away on, October 17, 2018 following a sudden illness. Joe was born on October 28, 1930, in Tavenner, TX to the late Mathew and Marie Vachlavik Jetelina. Joe was raised in the Tavenner, East Bernard and Lane City areas, attending area schools. He served our country honorably in the United States Army earning his discharge on January 6, 1956. He married Evelyn Barta on January 9, 1954 in East Bernard. She preceded him in death on March 2, 2016. Joe worked for many years as a farmer and rancher, then as a heavy equipment operator for several companies building roads and bridges. He also enjoyed his garden and going fishing and oystering. Joe was a member of Holy Family Catholic Church in Wharton, TX. Joe is survived by his son, Randall Jetelina and wife, Brenda of Wharton, daughters, Susan Hatch and husband, Bruce of West Columbia and Pat Sikora and husband, Dale of Hungerford, sister, Mary Sebesta and husband Adolph of Spring; nine grandchildren and seven great-grandchildren. For those desiring, memorial contributions can be made to Holy Family Catholic Church in Wharton.



## BRANCH W045 MEMBERS AWARDED SCHOLARSHIPS

Branch W045 awarded scholarships for the 2018 - 2019 school year. The branch makes these awards annually and this year, awarded 10 scholarships. Each scholarship is for \$300.00. The winners this year are:

Cody Freeberg, Freshman attending Kirkwood Community College, Cedar Rapids, IA; Olivia Svoboda, Freshman attending University of Northern Iowa, Cedar Falls, IA; Jonathan Francois, Senior attending Benedictine College, Atchison, KS; Skylar DeCamp, Junior attending St. Ambrose University, Davenport, IA; Jack Scott, Freshman attending Kirkwood Community College, Cedar Rapids, IA; Gabrielle Cummings, Freshman attending University of Northern Iowa, Cedar Falls, IA; Hannah Barmore, Freshman attending Kirkwood Community College, Cedar Rapids, IA; Nicholas Stark, Junior attending Iowa State University, Ames, IA (no photo)

Sam Stark, Freshman attending Iowa State University, Ames, IA; Caitlyn Hoffman, Freshman attending University of Northern Iowa, Cedar Falls, IA.



Sam Stark



Caitlyn Hoffman



Logan Ratcliff



Cody Freeberg

The branch also honors 3 elementary students with \$200.00 awards each year. The winners this year are:

Francesca Daye, 4th grade at Coolidge Elementary, Cedar Rapids, IA (no photo); Logan Ratcliff, 4th grade at Nixon Elementary, Hiawatha, IA; Alexa Steger, 8th grade, Edgewood-Colesburg Elementary, Colesburg, IA (no photo).



Olivia Svoboda



Jonathan Francois



Skylar DeCamp



Jack Scott



Gabrielle Cummings



Hannah Barmore

### WE WANT TO HEAR FROM YOU!

- Did your children, grandchildren receive special awards or achievements in school?
- Baptisms? Confirmations? New Members?
- Participated in Volunteer & Community Events?

If they are members of the FCSLA please send us a photo and short article about their special achievements!

Email National Editor at [zjbazik@comcast.net](mailto:zjbazik@comcast.net)

## 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 4/1/2019 thru 6/30/2019.

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



# MATCHING FUNDS ACTIVITIES

## Sr. Branch 177

### Christmas Bake Sale and Basket Raffle

On December 15 and 16, 2018, Sr. Branch 177, Clairton, PA, sponsored a cookie sale and basket raffle at Saint Isaac Jogues Church, Jefferson Hills, PA.

Members of our branch and parishioners made delicious cookies and beautiful baskets and other items for the raffle. The bake sale and basket raffle netted a profit of \$701 that was matched by the FCSLA Home Office with a check for \$600. Jerry LaFrankie, president of S177 presented the check to Reverend Pierre M. Falkenhan, Sr. Parochial Vicar of St. Isaac Jogues Parish. The members of St. Isaac Jogues Parish would like to thank FCSLA for the matching funds check.



Bake sale workers and customers.



## Sr. Branch 88

### Vendor Show

Monessen Sr. Branch 88 recently did a matching funds vendor show for the St. Sebastian Church in Belle Vernon, PA. Besides vendor tables, half take and basket raffle was held. Total resulted in \$3,600 profit for the church.



Front row, L-R: Diana Sands, Jean Grill. Back row: Lucy Angotti, Monica LaFrankie, Pittsburgh District Auditor and S177 Financial Secretary and Jerry LaFrankie, S177 President.



More Matching Funds Activities on Page 19



L-R: Jerry LaFrankie, Reverend Pierre M. Falkenhan, Louise Biddle, Rev. Mr. Victor P. Satter, Deacon and Monica LaFrankie.

## First Holy Communion

Rafe Richmeier made his First Holy Communion recently at St. Nicholas of Myra Church in Hays, KS. Rafe and his family are members of Branch W133, Timken, KS.



# **FCSLA Executive Committee First Quarterly Meeting**

## **Home Office, Beachwood OH • February 13, 2019**

### **Call to Order/Prayer/Pledge of Allegiance**

National President Cynthia M. Maleski called the meeting to order at 9:42 a.m. at the home office, Beachwood, Ohio. National Director Jeanette E. Palanca was asked to open the meeting with prayer and National Director Lawrence M. Golofski led us in the Pledge of Allegiance.

### **Opening Business**

#### **Roll Call**

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

Cynthia M. Maleski	National President
Jeanette E. Palanca	National Director
Lawrence M. Golofski	National Director
Virginia A. Holmes	National Trustee
Barbara Novotny Waller	National Trustee

National Chaplain, Monsignor Peter M. Polando was excused and will be joining the meeting later via phone. National Secretary Kimberly A. Graham and National Treasurer Stephen C. Hudak were also in attendance.

#### **Approval of Agenda**

President Maleski called for approval of the agenda. National Trustee Barbara Novotny Waller moved and Director Palanca seconded to approve the agenda as presented.

**MOTION ADOPTED**

#### **Approval of the Minutes**

President Maleski noted the minutes were distributed in advance and also distributed with corrections. If there are no further corrections, then we will record the minutes as corrected. One correction was requested to change Trustee Waller's title to Trustee from Director. President Maleski stated with the one correction today the minutes will stand approved as corrected.

**APPROVED**

### **National President's Comments**

#### **Strategic Plan**

National Editor Carolyn Bazik has been working with President Maleski planning the framework and agenda for this session, as well as incorporating documents from the AFA. Secretary Graham is working on the logistics of this meeting.

We will go through a traditional planning process with the SWOT Analysis, the 5 steps of review of the mission, the vision and current goals. President Maleski is asking to take the current plan that we have and extend it to 2020 and then do a visioning project for the future. At this session, will discuss the insurance industry landscape and where we fit in with the whole insurance industry.

#### **Rebranding and Marketing Initiatives**

Since the last meeting after internal review we asked for modifications regarding the framework that was presented, the approach, and streamlining the numbers by Revenue Resources. There were 2 possible candidates who were interviewed for the Marketing Coordinator position. With receipt of the marketing operational readiness plan, further review and follow-up is needed.

#### **March for Life**

Kelly Shedlock, National Fraternal and Youth Director organized 2 buses. The weather was beautiful and our co-captains Chris Kiggins, Father Frank Basa and Doctor Debbie Brindza did a fabulous job in trip leadership. Secretary Graham

accompanied President Maleski on the trip. Father Michael Brunovsky did an excellent job leading the rosary and he took some of the Benedictine young men to the Mass at the Verizon Center. President Maleski deemed the event a success and all the individuals who attended appreciated it.

#### **Guaranteed Issue Program**

President Maleski thanked the board for approving the guaranteed issue program in December. Secretary Graham is working with National Sales Manager Al Heiles and Insurance Manager and IT Coordinator Paula Dalpiaz to finalize this program. They are using the specs from the last program which made it much more streamlined and they could move faster on the implementation. The announcement will be in the March *Fraternally Yours* magazine. The program will run from March 1<sup>st</sup> through August 31, 2019. Direct mailing will also will be done and we will be able to cover our new members that we welcomed in from our mergers. The materials will say that there are no extra premiums due to any medical condition and another addition this time is that we offering a free family records guide. Eligible members will be 0-80 who has not previously been rated. Residents of Mississippi and New Hampshire are not eligible or people who reside outside the United States. New York and California residents may be eligible at a later date. Eligible members will receive a personalized offer letter. We hope that the program captures the interest of a number of our new members. The guaranteed issue program shows our fraternalism because it allows our members to reap benefits of a guaranteed issue offer.

#### **2019 President's Club**

The 2019 President's Club trip is being held this week in San Antonio, Texas. President Maleski was able to attend and address this leadership group via skype. President Maleski's theme was from "Sea to Shining Sea" because we had qualifiers from Massachusetts to the Midwest to California. President Maleski had a portrait of Anna Hurban at her side and all the state flags behind her during the skype. In her speech, President Maleski gave a snapshot and history into our society. After President Maleski's speech, the 125 Anniversary video was played for the group. There were 16 qualifiers this year and 3 did not attend and most brought guests. President Maleski told the attendees in what ways they are the life blood of the organization then reviewed our sales targets and stressed the importance of achieving these sales targets.

Chaplain, Monsignor Peter M. Polando joined the meeting via telephone at 10:15 a.m.

#### **PUNA Advisory Board Meeting**

President Maleski joined the recent advisory board meeting. Charlotte Androckitis put together a list of questions in writing that they had mainly about the scholarship programs. We will have the necessary personnel from the home office to address their questions and insight from National Trustee Virginia Holmes as the Chair of the Philanthropic and Scholarship committee.

#### **Regional Summits**

President Maleski noted that we had scheduled two regional summits for March 31<sup>st</sup> and April 6<sup>th</sup> but when we learned of the necessity of Sales Manager Heiles medical leave; we shifted to Acting Regional Sales Manager John Gonsiorek to work on the details with the Secretary Graham in his absence.

#### **2019 Quadrennial Convention**

The request for delegate applications forms were sent out in January and the due date back is May 6, 2019. The convention



donation application and information is on the website. If interested parties call the home office the donation application will be mailed to them. The due date for donation requests is April 27, 2019. The letter of intent form has been updated and when it is requested it is mailed out. We are looking for a court reporting firm and there has been coordination for arranging the booking of hotel rooms. Parliamentarian Patricia Koch has provided us 2 names of other parliamentarians due to her possible unavailability and President Maleski is in the process of contacting them and identifying which one we could use. Chaplain Polando stated he will take care of the national chaplains of the other fraternal organizations. He would appreciate if anyone wants to invite any other priests or bishops to the convention to let him know by March 1, 2019 as he will be sending out the invitations March 1, 2019. He plans to invite the local bishop from Tampa and Bishop Gries from Cleveland. We will celebrate Mass at the hotel rather than the local church. The electronic voting company has been contracted and we are in the process of developing the program cover. There are a number of other detailed convention items that are being completed. Notices have been placed in the *Fraternally Yours* magazine outlining convention announcements. Once the business meetings are solidified then we will work on the evening programs. President Maleski suggested that it would be a good idea that we have a young adult group. President Maleski thanked Katherine Bowes because she is responsible working with President Maleski and Secretary Graham for convention logistics.

#### **Captive Agent**

President Maleski began to discuss this idea of a "captive agent". This which is in fact a departure from what we have done in the past and would be considered a pilot. There have been suggestions in the past about having someone in the home office or in the field as an employee of ours who is a sales person. The opportunity has arisen to capture some of our newer market due to our mergers for someone who might live in the Chicago area but knows some of the new members from former PWAA. Sales Manager Heiles has asked for this approach in one area of the country. President Maleski asked Treasurer Hudak and Secretary Graham to work with Sales Manager Heiles on this project. We have explored it with a possible candidate and this individual is very excited about coming on board with us. Right now we need additional review into this position on all aspects of the job description, compensation and the draft employment agreement. This will be further explored with the idea of increasing sales for the short and long term growth of our association. Questions were asked and answered.

#### **District President's Meeting**

The District President's meeting is set for Thursday, May 9, 2019.

President Maleski noted this afternoon we will have a discussion of the 2017 CSO mortality tables and concluded her comments.

#### **Approval of President's Report**

Trustee Waller moved to accept the President's report and seconded by Director Golofski.

#### **MOTION ADOPTED**

A ten minute recess was called at 10:40 a.m. The meeting was reconvened at 10:54 a.m. and Chaplain Monsignor Polando did not rejoin us at this time.

#### **National Treasurer's Report**

Treasurer Hudak presented a draft Treasurer's Report as they are in the final phases of wrapping up the year-end financial reports as well as annual report by next week. **Supplement 1**

Chaplain Monsignor Polando rejoined the meeting at 10:57 a.m.

#### **Investments**

Treasurer Hudak reviewed the financial review and graphs of

Asset Growth, Surplus, and Income by Type, Net Income before Dividends, Bond Rating and a snapshot of our portfolio. Our assets grew to \$990.8 million, surplus to \$104.6 million and the solvency ratio is 1.12% which is similar to last year. Assets have grown 2.77% over the past year and on a cumulative average for the last four years we are up 6.11% in growth. Net income is \$2.6 million prior to capital losses of \$526,000. The majority of this represents OTTI (Other Than Temporary Impairment) that we had to take on one of our investments. Questions were asked and answered.

Treasurer Hudak reviewed the Income Statement Analysis and Balance Sheet Analysis, the Balance Sheet and Income Statement. Note the 2017 amounts on the balance sheet and income statement reflect the 2017 activity of both mergers. Questions were asked and answered.

#### **Annuity Reserves by Product**

Treasurer Hudak reviewed the annuity reserves by product. He explained in detail significant statistics on the report. Questions were asked by the Executive Committee and answered.

Treasurer Hudak then introduced Controller Frank Rando who joined us to discuss fourth quarter 2018 Budget vs Actual.

#### **Fourth Quarter 2018 Budget vs Actual**

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

#### **2019 Budget Discussion**

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

Controller Rando was excused from the meeting.

Lunch recess was called at 12:01 p.m. The meeting reconvened at 12:55 p.m. with all in attendance. President Maleski called the second half of the first quarter Executive Committee meeting to order.

#### **Acquired Securities Report**

Treasurer Hudak reviewed the acquired securities where we invested \$11 million dollars since our last Executive Committee meeting. Treasurer Hudak also reviewed the watch list and future plans to revamp this format. A number of questions were asked and answered.

President Maleski entertained a motion to accept the National Treasurer's report. Trustee Holmes moved to accept the National Treasurer's report, seconded by Trustee Waller.

#### **MOTION ADOPTED**

#### **Unfinished/New Business**

##### **Annuity Interest Yield**

After discussion, President Maleski entertained a motion to accept Treasurer Hudak's recommendation that the Executive Committee recommend to the board that the crediting yield rate for the second quarter of 2019 remain the same as first quarter of 2019 and listed below:

##### Elite products

Silver Elite – 5 yr. 3.25% APY

Gold Elite – 7 yr. 3.50% APY

Platinum Elite – 10 yr. 3.75% APY

Legacy 3.5% - 3.5618% APY

Legacy 4.5% - 4.6025% APY

*Continued on Page 18*

## First Quarterly Meeting

Continued from Page 17

Chaplain Monsignor Polando moved and Director Golofski seconded this motion.

**MOTION ADOPTED**

### 2017 CSO Mortality Table Plan Update

President Maleski has asked Insurance Manager and IT Coordinator Paula Dalpiaz to join us today as she lead this effort with the management team made up of President Maleski, Secretary Graham, Treasurer Hudak and Sales Manager Al Heiles. Insurance Manager and IT Coordinator Dalpiaz has been coordinating with the outside actuaries on this plan update. President Maleski stated as background we are developing this mortality table plan analysis with the requirement that we have to reprice and also trying to strategically deal with it since winter of 2018. There are two phases, a study phase and an implementation phase. We decided to develop the SPWL plan first using 2017 tables and have engaged Brad Simanek as our independent actuary from Griffith, Ballard & Company. We are looking for a competitive product and a product that our producers wish to sell. Insurance Manager and IT Coordinator Paula Dalpiaz reviewed the Executive Summary as well as the assumptions used for the development of the SPWL. President Maleski wishes to vet this proposal with this body and then present it to the Board in March. The actuary will attend this meeting. Discussion ensued and questions were asked and answered.

Insurance Manager and IT Coordinator Dalpiaz explained the timeline. After the SPWL product, we will focus on the other whole life products then the term products.

Insurance Manager and IT Coordinator Dalpiaz was excused from the meeting at 2:13 p.m.

### Executive Committee Meeting Dates

Second Quarterly Meeting – May 7, 2019

Third Quarterly Meeting – August 7, 2019

Fourth Quarterly Meeting – November 12, 2019

### Good of the Order

President Maleski received an announcement from our former PWAA group for eligible individuals the opportunity to apply for a scholarship to attend a summer Cultural Program at the Jagiellonian University in Krakow, Poland. This program is sponsored by the Polish American Congress Charitable Foundation. All our members if they meet the criteria are eligible to apply for the 25 eligible scholarships. The notice will be in our *Fraternally Yours* magazine. We are pleased that the Polish American Congress Charitable Foundation has added us to the list of where eligible parties will be sourced.

Director Palanca asked if the former PWAA members had their first advisory committee meeting. President Maleski stated at this time these members elected to not to get together as an advisory group and we are looking at other options.

### Adjournment and Prayer

Director Palanca moved and Director Golofski seconded to adjourn the meeting. Meeting adjourned at 2:27 p.m. with prayer led by Chaplain Monsignor Polando.

**MOTION ADOPTED**

Cynthia M. Maleski, President  
Kimberly A. Graham, Secretary

### ATTEST:

Monsignor Peter M. Polando, Chaplain  
Jeanette E. Palanca, Director  
Lawrence M. Golofski, Director  
Virginia A. Holmes, Trustee  
Barbara Novotny Waller, Trustee



## 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.



# MATCHING FUNDS ACTIVITIES

## Sr. Branch 161

### Bake Sale at Slovak Fest

Sr. Branch 161, Youngstown, OH, used the Mahoning Valley Slovak Fest bake sale as its matching funds event. Proceeds of the bake sale will be used toward the purchase of a cooler at Our Lady of Sorrows Parish Hall.



L-R: Jack Slanina, Suzanne Jones, Bernie Demechko, Loretta Ekoniak, Sandy Slanina, chairperson, Mary Ann Shaffer, and Mary Ann Krispinsky.



## Branch W013

### Bake and Craft Sale

FCSLA Branch W013 in Prague, NE, held a bake and craft sale in conjunction with the St. John's Soup Dinner on Sunday, March 3. This was a Matching Grant Program for our Branch. In spite of the wintery weather, with a high temperature for the day of 3 degrees, there was a good turnout!



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

## Branch W033

### Breakfast and Raffle

Branch W033, Spillville, IA held their Matching Funds Breakfast and Raffle on Sunday, March 3, 2019 at St. Wenceslaus School Chihak Hall from 8:30 a.m. to 12:30 p.m. They served over 150 people and according to the branch officers all went very well. The menu consisted of scrambled eggs with assorted toppings, sausages, regular and raisin toast, cinnamon rolls, juice, milk, and coffee. They had a wonderful crew working together to see that everyone enjoyed a delicious breakfast. Thank you to all who attended. The proceeds from this project will benefit St. Wenceslaus School in Spillville, IA to use as they see fit for Catholic education.



Lori Shatek is pouring coffee for William and Pam Kovarik and Amy and Reginold Bakken.



Watching over the cinnamon rolls are Tucker & Tanner Tlusty.



W033 Director Donna Ryant is making sure the egg toppings in the crock pots are ready while on the left Kurt Klimesh, Alice Klimesh and Jack Zoulek discuss how the breakfast is progressing.

# **FCSLA Executive Committee Third Quarterly Meeting**

## **National Headquarters, Beachwood OH • August 8, 2018**

### **Call to Order/Prayer/Pledge of Allegiance**

National President Cynthia M. Maleski called the meeting to order at 9:36 a.m. at the national headquarters, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando was asked to open the meeting with prayer and the Pledge of Allegiance.

### **Opening Business**

#### **Roll Call**

Interim Secretary Katherine M. Bowes was asked to call the roll. Members present were:

Monsignor Peter M. Polando	Chaplain
Cynthia M. Maleski	President
Jeanette E. Palanca	Director
Lawrence M. Golofski	Director
Barbara Novotny Waller	Trustee

It was noted that National Trustee Virginia A. Holmes was signed in and would be joining the meeting shortly. Treasurer Stephen C. Hudak and Interim Secretary Katherine M. Bowes were also in attendance.

#### **Approval of the Agenda**

President Maleski called for approval of the agenda. Director Golofski moved and Trustee Waller seconded to approve the agenda as presented.

**MOTION ADOPTED**

#### **Approval of the Minutes**

President Maleski called for approval of the May 9, 2018 minutes. Trustee Waller moved and Monsignor Polando seconded to approve the minutes.

**MOTION ADOPTED**

### **National President's Comments**

#### **A.M. Best Interview**

FCSLA retained its A- Excellent rating. President Maleski reviewed the new, more transparent and more extended process and chronology. She noted the A.M. Best interviewers looked favorably on our expanded geographic profile and were complimentary of management and our corporate strategy. The interviewers released a draft summary letter to FCSLA and management has responded with comments. Questions were asked and answered.

Trustee Holmes arrived at the meeting.

#### **Marketing Update**

President Maleski reviewed the chronology of meetings with the marketing firm and the twelve month marketing plan. Internal resources and data needs to be ready and available before the plan can be implemented. The hiring of a marketing person is in process with new input from the market firm.

A break was taken for a board of directors' status call and lunch.

#### **National Secretary Search**

A national search firm has been engaged for the National Secretary position. Several qualified candidates were identified and the interview process is continuing.

#### **Annuity Contracts**

A general filing has been completed with the remaining filings in a few states still under review.

#### **Regional Summits**

The first regional summit was rolled out for the Cleveland/Youngstown area on July 31<sup>st</sup>. Two additional summits are being planned for September in Wilkes-Barre PA and Chicago IL.

### **Merger Advisory Boards**

PUNA had its first Advisory Board meeting. National Fraternal Director Kelly Shedlock attended via phone. The PWAA Advisory Board is still in formation.

### **2019 Quadrennial Convention**

Board members will be part of advance convention committees that will be separate from the traditional convention committees. Advance committee assignments will be discussed after the board meeting.

### **Fraternal Matters**

The branch manual is at the printer and will be mailed out to the branches shortly.

The National President explained the current process for branches that no longer have active officers and how to identify branches that do not participate in fraternal activities. A discussion ensued regarding the role of national headquarters and local districts.

New reports for districts regarding the new district funding are in development.

### **Gift Guidelines**

Monsignor Polando moved and Director Golofski seconded to recommend to the board of directors to donate an additional \$2,000 to the College of Saints Cyril and Methodius in Rome for 2018 that will be added to a \$2,000 donation approved by the managing officers.

**MOTION ADOPTED**

Monsignor Polando moved and Trustee Holmes seconded to recommend to the board of directors to add to the Gift Guidelines that the gift should be paid within the calendar year of the event.

*Supplement 1*

**MOTION ADOPTED**

Trustee Waller moved and Trustee Holmes seconded to accept the President's report.

**MOTION ADOPTED**

The meeting was recessed for a short break.

### **National President's Comments reopened**

#### **Enterprise Risk Management (ERM)**

President Maleski reviewed the chronology of ERM meetings and materials.

*Supplement 2*

Trustee Holmes moved and Monsignor Polando seconded to recommend to the board of directors to approve the Board of Directors' Risk Management Policy as presented. Director Jeanette E. Palanca disagreed with the policy as written.

**MOTION ADOPTED**

#### **Treasurer's Report**

Treasurer Hudak presented the Treasurer's report.

*Supplement 3*

#### **Investments**

Treasurer Hudak went over details on the Acquired Securities Report and the Investment Watch List. Various investment strategies were discussed. A number of questions were asked and answered.

*Continued from Page 22*



## Annual Saints Cyril and Methodius Appeal

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

**As of April 26, \$16,260 has been received from 122 donors.** On behalf of the Pontifical College, thank you for your continued generosity and support.

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

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

### 41st Annual Saints Cyril and Methodius Appeal

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Amount \$ \_\_\_\_\_

*Please make check payable to  
Slovak Catholic Federation and mail to:*

Rev. Thomas A. Nasta  
National First Vice President  
Slovak Catholic Federation  
Sacred Heart Catholic Church  
120 Jefferson Street  
Swedesburg, PA 19405

## 15th Consular Tour of Slovakia JULY 13 - JULY 27, 2019

Visit the historic sites of three beautiful countries for the price of just one tour. Begin in Vienna where you will tour the city including a visit to the Schonbrunn Palace. Then onto Bratislava, the capital of Slovakia where we will see the old town, St. Martin Cathedral, Primatial Palace, Devin Castle and many other historic sites. Along the way, we will visit the nearby towns where we will enjoy a wine tasting, folk music, a traditional folk wedding and the famous Cerveny Kamen and the Trencin Castle. You will also have an opportunity to enjoy some spa treatments at Trencianske Teplice. Some of the towns that we will see in Slovakia include the Tatras, Cicmany, Levoca, Kezmarok, Kosice, Bardejov and Presov. Other unique features of this tour include Demanovska caves, rafting on the Dunajec, another wine tasting in the Tokaj region and a meeting with the Mayor of Presov. A recent *New York Times* article on "52 Places to Go in 2019" lists the Tatra Mountains as #19. We will take you there.

While in Poland, we will shop in Zakopane, visit Auschwitz, Pope John Paul II former home, Shrine of St. Stanislaus, Shrine of Blessed Faustina, Our Lady of Czestochowa and the Wieliczka salt mine.

The total package price for this fantastic tour is just \$4,300 per person (double occupancy), the same as last year. This includes round trip airfare from either Pittsburgh or New York, two delicious meals daily, four star hotels, free admission to all the sites, air conditioned bus, a professional guide and more. Compare this itinerary with other tour packages. For a detailed copy of the daily itinerary or more information, contact Joe Senko at [jtsenko@aol.com](mailto:jtsenko@aol.com) or 412-956-6000.

## An Afternoon of Fraternalism for Branch W137

Branch W137, (Cedar Rapids, IA) members enjoyed a Sunday afternoon of bowling at Mays City Lanes on April 14, 2019. Thirty-five members, young and old, bowled their best. Snacks were provided.



# Third Quarterly Meeting

Continued from Page 20

## Second Quarter Budget vs. Actual

Controller Frank Rando was invited to the meeting to discuss the report and reviewed both life and annuity sales compared to the detailed budget. Questions on the report were asked and answered.

## 2019 Budget Discussion

Treasurer Hudak reminded the members that an early discussion of the budget is necessary in order for the board of directors to make a decision on the 2019 dividends at the September board meeting. Controller Rando proceeded to explain the modified budgeting process. Controller Rando was excused from the meeting.

Trustee Waller moved and Director Palanca seconded to accept the Treasurer's report.

## MOTION ADOPTED

## Unfinished/New Business

### Annuity Interest Yield (October 1, 2018 – December 31, 2018)

Treasurer Hudak distributed and discussed the current yield curve. He also explained the plan National Sales Manager Albert Heiles and he developed to increase annuity sales. It was noted that Secretary Bowes and NSM Heiles also have a plan to increase life insurance sales. Questions were asked and answered. It was decided by consensus to wait until more information is available before deciding on annuity rates for the fourth quarter.

*Supplement 4*

## Meeting Dates

4th Quarterly Executive Committee meeting: November 14, 2018, 9:30 a.m.

## Adjournment and Prayer

Monsignor Polando moved and Director Golofski seconded to adjourn the meeting at 3:08 p.m. Meeting ended with prayer led by Monsignor Polando.

## MOTION ADOPTED

Cynthia M. Maleski, President

Katherine M. Bowes, Interim Secretary

## ATTEST:

Monsignor Peter M. Polando, Chaplain

Jeanette E. Palanca, Director

Lawrence M. Golofski, Director

Virginia A. Holmes, Trustee

Barbara Novotny Waller, Trustee

# CALENDAR OF EVENTS

## Tabor, South Dakota

**June 14 & 15** — Czech Days in Tabor, SD. Branch W093 volunteers needed.

**July 1** — Deadline for Branch W093 High School Seniors to apply for local scholarships. Contact W093 officer for application.

**July 7** — Monthly meeting after Mass in Tabor, SD.

**August 4** — Annual Potluck Picnic in Takota Park at 5 p.m. FCSLA/Branch W093 will supply refreshments and hot dogs. Inclement weather will move into Beseda Hall.

# REPORT OF THE FCSLA NATIONAL TREASURER

## BALANCE SHEET AS OF JANUARY 31, 2019

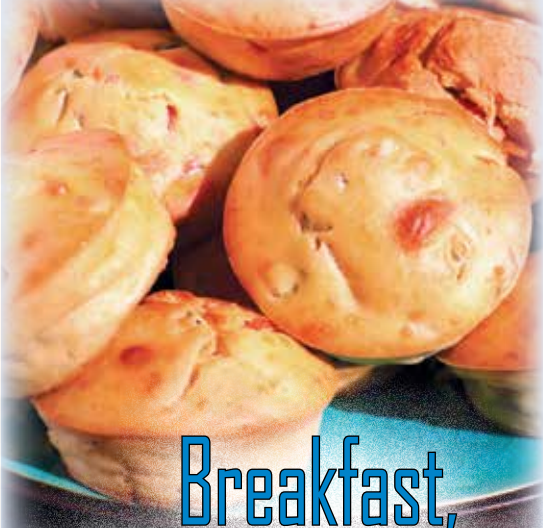
<b>ASSETS</b>	
Cash & Short Term Investments	\$ 21,611,655
Bonds	940,631,494
Preferred Stock	2,201,328
Common Stock	6,633,286
Investment Income Due & Accrued	14,740,914
Property Plant & Equipment, Net	5,118,702
Certificate Loans & Accrued Interest	2,563,197
Other Assets	977,152
<b>TOTAL ASSETS</b>	<b>\$ 994,477,729</b>
<b>LIABILITIES</b>	
Life Reserves	\$ 298,585,144
Annuity Reserves	567,512,212
Death Claims Payable	3,441,685
Unearned Premiums	437,238
Matured Endowments	325,906
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,719,759
Accrued Convention Donations	819,000
Provision for Future Conventions	500,883
Asset Valuation Reserve	8,893,842
Interest Maintenance Reserve	1,126,468
Other Liabilities	2,272,393
<b>TOTAL LIABILITIES</b>	<b>\$ 890,034,529</b>
Surplus	\$ 104,443,199
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>\$ 994,477,729</b>

## INCOME STATEMENT

### For the One Month Ending January 31, 2019

<b>REVENUE</b>	
Insurance Premiums	\$ 267,541
Annuity Premiums	3,842,941
Investment Income	3,856,163
Amortization of Interest Maintenance Reserve	11,586
Rental Income	33,531
Other Revenue	734
<b>TOTAL REVENUE</b>	<b>\$ 8,012,495</b>
<b>EXPENSE</b>	
Increase in Reserves — Life	\$ (174,856)
Increase in Reserves — Annuity	3,080,795
Insurance Benefits	779,151
Annuity Benefits	2,494,490
Commission Expense	92,412
Surrender Benefits	452,163
Post Mortem Benefits	170,710
Miscellaneous Member Benefits	129
Matured Endowments	2,581
Donation Expenses	960
Change in Accrued Convention Donations	21,000
Convention Expenses	11,256
Bank Service Charges	2,597
Data Processing Service Fees	21,488
Accounting Fees	9,780
Actuarial Fees	25,961
Legal Fees	281
Consulting Fees	13,063
Branch and District Funding	66,667
Fraternal Activities	559
Official Publications	37,105
Scholarship Awards	23,833
Miscellaneous Employee Benefits	43,907
Fees — Directors	13,796
Salaries — Employees	174,045
Salaries — Officers	44,131
Interest Expense	30,938
Tax Expense	20,373
Depreciation Expense	19,522
Utility Expense	8,083
Postage and Printing	41,329
Advertising	9,487
Travel Expense	227
Insurance Department Fees	3,475
Sales Promotion	15,261
Rental Expense	33,531
Other Expense	59,938
<b>TOTAL EXPENSE</b>	<b>\$ 7,650,166</b>
<b>Income (Loss) from Operations</b>	<b>\$ 362,328</b>
Dividends to Members	105,438
<b>Subtotal Income (Loss)</b>	<b>\$ 256,891</b>
Capital Gains (Loss)	(160,849)
<b>NET INCOME (Loss)</b>	<b>\$ 96,042</b>





# Breakfast, Dinner & Dessert

## SAUSAGE-PANCAKE MUFFINS

- 1 roll refrigerated sugar cookie dough
- ½ cup buttermilk
- 2 eggs
- 1 tablespoon Maple Extract
- 1 cup refrigerated cooked sausage crumbles (from 9.6 oz. bag)
- 1 tablespoon powdered sugar

Heat oven to 350 degrees. Let cookie dough stand at room temperature 10 minutes to soften. Spray 12 regular-size nonstick muffin cups with No-Stick Cooking Spray.

In large bowl, break up cookie dough. Add buttermilk, eggs and maple extract. Beat with electric mixer on low speed 1 to 2 minutes or until well blended (batter will be slightly lumpy).

Divide batter evenly among muffin cups. Top each cup with 1 tablespoon sausage crumbles. Bake 20 to 30 minutes or until golden brown and toothpick inserted in center comes out clean. Immediately loosen with tip of knife; gently remove from muffin cups. Sprinkle with powdered sugar. Serve warm. Store any remaining muffins tightly covered in refrigerator.

## SWEET HAWAIIAN CHICKEN, BACON, RANCH CRESCENT BITES

- ½ cup finely chopped cooked chicken
- 3 tablespoons crumbled cooked bacon (about 3 slices)
- ½ cup finely shredded Cheddar cheese
- ¼ cup ranch dressing
- 1 can (8 oz.) Sweet Hawaiian refrigerated crescent dinner rolls
- 2 tablespoons sliced green onions

Heat oven to 375 degrees. In medium bowl, mix chicken, bacon, cheese and dressing until well mixed.

Unroll dough on cutting board. Press into 12x8-inch rectangle. Firmly press per-

forations to seal. With pizza cutter or sharp knife, cut into 12 squares.

Spoon about 1 tablespoon chicken mixture on center of each dough square. Sprinkle with green onions. Bring 4 corners together to overlap slightly in center at top of each bundle. Twist and pinch to seal, leaving small gaps between seams. Place 2 inches apart on ungreased large cookie sheet.

Bake 13 to 16 minutes or until golden brown. Serve warm with additional ranch dressing, if desired.

## CHEDDAR BACON CHICKEN TENDERS

- 1 egg
- ½ cup plain panko crispy bread crumbs
- ½ cup finely shredded Cheddar cheese
- 1 package or jar (3 oz.) cooked real bacon bits or pieces
- 1 package (14 oz.) uncooked chicken tenders (not breaded)
- Chive & Onion sour cream topper, if desired

Heat oven to 400 degrees. Spray large cookie sheet with cooking spray.

In shallow bowl, beat egg. In large resealable food-storage plastic bag, place bread crumbs, cheese and bacon. Dip chicken into egg. Place in bread crumb bag; seal and shake to coat. Place chicken on cookie sheet.

Bake 15 to 20 minutes, turning once, until chicken is no longer pink in center and bread crumbs are golden brown. Serve with topper.

## TRIPLE-LAYER CRACKER TOFFEE BARS

- 90 buttery rectangular crackers (from 13.7-oz. box)
- 1 can (14 oz.) sweetened condensed milk (not evaporated)
- 1 cup packed brown sugar
- ½ cup butter
- ¼ cup milk
- 1 bag (11.5 oz.) milk chocolate chips (2 cups)

Line 13x9-inch pan with foil. Spray foil with cooking spray. Place 30 of the crackers in bottom of pan.

In 2-quart saucepan, mix condensed milk, brown sugar, butter and milk. Cook over medium heat until butter is melted, stirring frequently. Increase heat to medium-high; heat to boiling. Boil 5 minutes, stirring constantly.

Pour one-third of the caramel mixture over crackers in pan. Arrange 30 of the crackers over caramel. Top with one-third of the remaining caramel mixture. Repeat with remaining crackers and caramel.

In small microwavable bowl, microwave chocolate chips uncovered on High 1 to 2

minutes, stirring every 30 seconds, until melted and smooth. Pour over caramel; spread evenly. Refrigerate about 1 hour or until set. Cut into 6 rows by 8 rows. Store covered up to 4 days.

## NO-BAKE AFTER-DINNER MINT BARS

- ½ cup butter
- 1 bag (10 oz.) mint-flavored semisweet chocolate chips (1⅓ cups)
- 2 cups chocolate wafer cookie crumbs
- ¼ cup butter, softened
- 1 tablespoon milk
- ½ teaspoon peppermint extract
- ½ teaspoon vanilla
- 1 drop green food color
- 2 cups powdered sugar
- ¼ cup butter

Lightly grease 9-inch square pan with shortening or cooking spray. In 2-quart saucepan, melt ½ cup butter and ¼ cup of the chocolate chips over low heat, stirring constantly. Remove from heat. Stir in cookie crumbs until well mixed; press evenly in pan. Refrigerate until firm, about 10 minutes.

Meanwhile, in small bowl, beat ¼ cup butter, the milk, peppermint extract, vanilla and food color with electric mixer on medium speed until well mixed. On low speed, gradually beat in powdered sugar until smooth.

Spread peppermint mixture evenly over crumb mixture. In 1-quart saucepan, melt remaining chocolate chips and ¼ cup butter over low heat, stirring constantly; spread evenly over peppermint mixture. Refrigerate until chocolate is set, 10 to 15 minutes. For bars, cut into 5 rows by 5 rows.

## CHOCOLATE CHIP CHEESECAKE BARS

- 1 package (8 oz.) cream cheese, softened
- ½ cup sugar
- 1 egg
- ½ cup coconut, if desired
- 1 roll (16.5 oz) refrigerated chocolate chip cookies

Heat oven to 350 degrees. In small bowl, beat cream cheese, sugar and egg until smooth. Stir in coconut.

In ungreased, 9- or 8-inch square pan, break up half of cookie dough. With floured fingers, press dough evenly in bottom of pan to form crust. Spread cream cheese mixture over dough. Crumble and sprinkle remaining half of dough over cream cheese mixture.

Bake 35 to 40 minutes or until golden brown and firm to the touch. Cool 30 minutes. Refrigerate at least 2 hours or until chilled. For bars, cut into 4 rows by 4 rows. Store in refrigerator.

## 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.