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# Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 106, NO. 11

AUGUST 2020

## *Congratulations*

### FCSLA 2020 SCHOLARSHIP RECIPIENTS!



ŽENSKÁ JEDNOTA



## Fraternally Yours, ŽENSKÁ JEDNOTA®



ISSN 0897-2958



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ŽENSKÁ JEDNOTA,  
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## A PARABLE OF A CHILD

(adapted from Steve Goodier,  
www.LifeSupportSystem.com)



There is a difference between education and experience. Education is what you get from reading the small print. Experience is what you get from not reading it.

But isn't it true that great learning comes from both education and experience? Let me tell you a parable:

*A young school teacher had a dream that an angel appeared to him and said, "You will be given a child who will grow up to become a world leader. How will you prepare her? How will you challenge her intelligence? How will you help her grow in confidence? How will you help her develop both her assertiveness as well as her sensitivity? How will you teach her to be open-minded and, at the same time, strong in character? In short, what kind of education will you provide that she can become one of the world's truly GREAT leaders?"*

*The young teacher awoke in a cold sweat. It had never occurred to him before — any ONE of his present or future students could be the person described in his dream. Was he preparing them to rise to ANY POSITION to which they may aspire? He thought, 'How might my teaching change if I KNEW that one of my students were this person?' He gradually began to formulate a plan in his mind.*

*This student would need experience as well as instruction. She would need to know how to solve problems of all kinds. She would need to become knowledgeable, but more than that. She would also need to stand firmly on strong values and grow in character. She would need self-assurance as well as the ability to listen well and work with others. She would need to understand and appreciate the past, yet convey a realistic hope about the future. She would need to know the value of lifelong learning in order to keep a curious and active mind. She would need to grow in understanding of others and become a student of the spirit. She would need to set high standards for herself and learn self-discipline, yet she would also need love and encouragement, that she might know compassion.*

*His teaching changed. Every young person who walked through his classroom be-  
came, for him, a future world leader. He saw each one, not as they were, but as they could be. He expected the best from his students, yet tempered it with gentleness. He taught each one as if the future of the world depended on his instruction. After many years, a woman he knew rose to a position of world prominence. He realized that she must surely have been the girl described in his dream. Only she was not one of his students — she was his daughter. For of all the various teachers in her life, her father was the best.*

Dear Friends,

I've heard it said that, "Children are living messages we send to a time and place we will never see." But this isn't simply a parable about an unnamed school teacher. It is a parable about you and me — whether or not we are parents or even teachers. And the story, OUR story, actually begins like this: "You will be given a child who will grow up to become...." You finish the sentence. If not a world leader, then a superb father? An excellent teacher? A gifted healer? A caring mother? An innovative problem solver? An inspiring artist? A generous philanthropist? Where and how you will encounter this child is a mystery. But believe that one child's future may depend upon influence only you can provide, and something remarkable will happen. For no young person will ever be ordinary to you again. And you will never be the same.

Until next Month,  
Warmly, Carolyn

## FIFTH JOYFUL MYSTERY: THE FINDING OF JESUS IN THE TEMPLE

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

Dear Sisters and Brothers,

Last month I wrote about the Presentation in the Temple when Jesus was 40 days old. The fifth and last of the Joyful Mysteries of the Rosary is the Finding of Jesus in the Temple. The spiritual fruit most commonly associated with this mystery is Piety.

It was the custom every year for families to travel to Jerusalem for the Feast of the Passover and to stay for a minimum of two days. Pilgrims normally traveled in caravans since it was safer than traveling alone. During a boy's twelfth year he was being prepared for his induction as a full member of the religious community which took place when he was thirteen. So when Jesus was twelve, Joseph and Mary traveled with him to the Temple in Jerusalem to celebrate the Feast. The trip from Nazareth in Galilee was approximately 65 miles and would entail a week or so of travel each way.

When the Feast was over Mary and Joseph left in their caravan to return to Nazareth. Normally women were placed in the center of the caravan while men and boys were in the back to protect the women. The size of a caravan could be quite large. Mary and Joseph assumed Jesus was with them in the caravan but

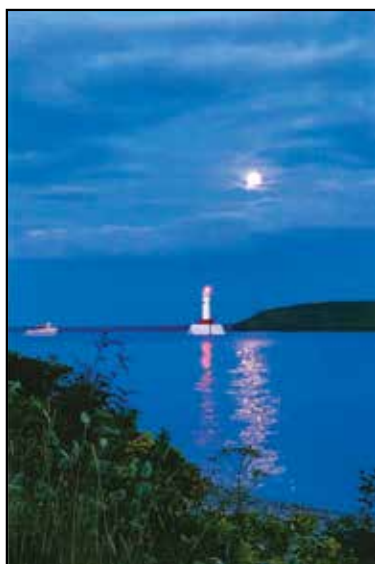
visiting friends or relatives who were also traveling with them. It was not until the end of the first day of their return trip that they realized Jesus was not among their relatives. They searched throughout the caravan but could not find him. You can imagine the panic that any parent feels at not being able to find a child. It seems that Jesus had taken it upon himself to stay behind in Jerusalem without informing his parents.

Mary and Joseph quickly did a turnaround and returned to Jerusalem which probably required most of another full day of travel. After three days they finally entered the Temple, perhaps to plead for God's help in finding their son. There they recognized a voice. They were surprised to find Jesus sitting among the learned teachers, listening and asking questions. Those who heard him were amazed at his wisdom and understanding. Although Mary may have understood that Jesus had good reason for his actions, because of all her worry she said to him, "Son, why have you treated us like this? Your father and I have been anxiously searching for you." To this Jesus replied, "Why were you searching for me? Did you not know that I must be about my Father's business?"

It almost seems that Jesus is talking back to his mother but in reality he is just a naive 12-year old who is surprised that his parents had to search for him when they should have realized that he was in the Temple. Most likely to Jesus' way of thinking, they knew of his divinity and that at some point he would have to begin preparing to do his heavenly Father's will. It is a turning point in the life of Jesus as he now is faced with a need to obey his heavenly Father and at the same time be obedient to his parents on earth. The incident ends well with the Holy Family returning to Nazareth where Jesus "grew and became strong; filled with wisdom, and the grace of God was upon him."

There are some interesting facts about the Finding of Jesus in the Temple. For one, it is the only biblically recorded incident in Our Lord's younger years after his birth and the flight to Egypt when he was still an infant. So basically twelve years have passed. The incident is also the last time that Joseph is ever mentioned in the life of Jesus. It is also the first record of any words spoken by Jesus. Finally, there is no other record to illustrate Christ's life for eighteen more years when Christ began his public life at the age of thirty.

The passage in the gospel of the Finding of Jesus in the Temple is short, but St. Luke saw the importance of recording this childhood incident that gives us Christ's first acknowledgment of his awareness of his purpose and destiny. Although there is no other record for eighteen more years, we know that Jesus continued to grow physically and spiritually as he prepared for the day when he would begin his work as the Messiah.



### Correction

Photo Contest Winners were published in the December 2019 issue. A photographer was incorrectly named. Cheryl Clements of S180 was the photographer of the Mackinac / Round Island Lighthouse. We apologize for the error.

### SKIES/SUNSETS/ TROPICAL

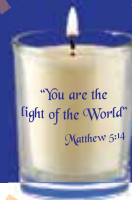
2nd Place (tie)  
"Mackinac /Round Island Lighthouse"  
Channel of Lake Huron  
Branch S180  
Cheryl Clements, Belmont, MI





# Message from our National President

## CYNTHIA M. MALESKI



Dear fellow members,

August is Founders Month at First Catholic Slovak Ladies Association. After our early beginnings in January 1892, Anna Hurban, our Foundress, called for a convention in Cleveland, Ohio in August of that same year. She was a visionary leader, in part because she called delegates from Pennsylvania, New York, Minnesota and Indiana, as well as from Ohio. She began to

develop a national imprint for our association even in those early years.

In 1905 we established our Junior Order, as a vehicle to allow children to be insured and taken care of, as well. We were one of the first fraternal benefit societies, if not the first to do so, in an era of severe infant and early childhood death.

The recipients of this year's traditional scholarship program are showcased in this August issue. A total of 426 scholarships have been awarded to 426 deserving students. This year we have also included awards in the Florence Hovanec Memorial Scholarship category and awards from John and Geraldine Gaydos. We are grateful for the generous support from the Gaydos and

Hovanec families for those specific awards. We also have awarded 5 scholarships in the Vocational/Technical/Trade category as well.

We encourage our branches and individuals to continue to make donations, however small, to our Anna Hurban Scholarship Fund, especially during this important month. You should know these funds augment the generous amount that the Society itself provides to this program.

We applaud all of our student members who continue to move forward and who forge ahead to continue to better themselves in this great country of ours, especially during this time of pandemic!

In August, we continue our popular awards programs for our recommenders and agents, too. During Founders Month we honor Anna Hurban and the other brave women who founded our beloved Zenska Jednota over 128 years ago! To be eligible for this special award, any agent or recommender who sells one (1) whole life policy in August will receive a special award from our National President.

Good St. Ann, continue to help our Blessed Mother intercede with Christ, our Lord, for everyone's safety and health during these unprecedented times!

\* Recommenders, including limited license recommenders must abide by the state licensing laws including limits on total sales.



Cynthia Maleski, National President, welcomed several officers and members of the Anna Hurban Cleveland District to the home office to pack lunches and snacks provided by the Cleveland District for the Pro Life March to Washington D.C in January 2020. FCSLA, along with FCSU, sponsored two buses. L-R: Chris Kiggins, Johanna Oros, Joyce, Lechman, Cleveland District President, Joseph Oros, Donna Oros with our National President Cynthia Maleski (center).

*This year in August, we celebrate and commemorate the 100th anniversary of American women citizens winning the right to vote across the United States through ratification of the 19th Amendment. It opened up the franchise to millions of women in this country, but for many years, women voters faced a number of state obstacles.*

*By that time, even though just allowed to vote for the first time for the 1920 election, our Slovak-American women who were American citizens had established our Association in 1892, incorporated under Ohio law, held several national conventions, founded the Junior Order in 1905 and survived the 1918 Spanish influenza epidemic and World War I. We witnessed the breakup of the Austro-Hungarian Empire and establishment of the democratic Czecho-Slovak Republic.*

*We celebrate the 100th anniversary of ratification of the 19th amendment! Let us not forget to exercise that right.*

**Cynthia M. Maleski, National President (CEO)**

## Lilian Lyons Receives American Legion Medal

Lilian Marie Lyons, Jr. Branch 11, St. Louis was awarded the American Legion School Americanism Medal, Nipher Elementary School in Kirkwood, MO.

In 1921, the Department of Pennsylvania created the School Award Medal Program for the purpose of instilling character and helping perpetuate the ideals of Americanism among youth.

Youth are often awarded for their scholastic achievements, but The American Legion believes they should also be praised when they demonstrate strong qualities of character and good citizenship. That's why, since 1926, the Legion has recognized such students with its School Award Medal Program.

The award is given to two students in the graduating classes of elementary school, junior and senior high school, and college. Those who receive the Medal must exemplify six qualities that define character: courage, honor, leadership, patriotism, scholarship and service.

Lilian received a certificate and a medal with the six qualities listed on the face of the medal, as the back bears the Marine Corps motto, "Semper Fidelis" ("always faithful").



## Sara Zidek Graduates with Neuroscience Degree



Sara Elizabeth Zidek recently graduated from The College of Wooster in Wooster, OH with a degree in Neuroscience.

Since graduating, Sara has been working as an EMT for Mutual Aid in Greensburg, PA. In the fall she will continue her studies to receive her paramedic certification.

Sara is a member of Branch J126 and the granddaughter of Mr. and Mrs. Gerald Zidek of North Apollo, PA, Branch S313.

## 50th Wedding Anniversary Observed

Tom and Linda Oslick celebrated their 50th Wedding Anniversary on January 31, 2020. The couple recently traveled to Bermuda and cruised down the Rhine River in Europe.

Tom and Linda were married at St. Bartholomew Roman Catholic Church in Penn Hills on January 31, 1970 by the late Very Reverend Archpriest Dennis M. Bodga in the Byzantine Rite with co-celebrant Reverend Fr. Thomas O'Neil of the Roman Catholic Church.

Tom worked as an accountant for the Peoples Natural Gas Company for 28 years and Sears and the Penn Hills Police Department as a crossing guard.

Linda worked as a nurse at UPMC Penn Plum Family Medicine for 25 years, Citizen General Hospital and taught Medical Assisting for a Vocational School.

Tom and Linda love to travel, visiting many countries around the world. They visited Australia, New Zealand, Rome, Ireland, Hawaii, River cruise down the Rhine River, starting in Amsterdam to Germany. Trips to Mexico, the Caribbean, Costa Rica and the best trip was the family vacation with 13 family members to Walt Disney World Park and the Disney Cruise in 2011.

They both are very active in volunteering at the Penn Hills Senior Center, Holy Trinity Byzantine Catholic Church, St. Barts Roman Catholic Church and FCSLA, which all family are members. The Oslick family is very active in fraternal activities.

Their family includes three children: sons Tom Jr., wife Gina; William, wife Vicki and two daughters Payton and Kaitlyn; and daughter Teresa Allshouse, husband Tim, sons Timmy Jr., Casey and daughter Gracie. The family are members of Jr. Branch 157 and Sr. Branch 88, Monessen, PA.

Their grandchildren were winners of the FCSLA Photo Contests and Timmy Jr. was a winner of a scholarship. All are members of Jr. Branch 157 Monessen.

A celebration to commemorate this very special occasion was held at Hoffstot's Restaurant in Oakmont, PA.

God has truly Blessed them with a long and fulfilling marriage of 50 years.



**COMING  
SOON!**

**2020 Photo Contest!**

*Look for information on how to enter  
in upcoming issues of Fraternally Yours.*



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about our Insurance  
Policies!**





# Buy Money on the Installment Plan FCSLA Permanent Life Insurance

James Donovan, Western/Southwest Regional Manager  
John J. Gonsiorek, Eastern/Northeast Regional Manager

## ***Have you ever thought of buying money on an installment plan?***

Most of us have bought, and continue to buy, many things on installment plans: home, cars, big-screen television sets or large appliances. It is an accepted way – the American way – to purchase many large items, but it also means one thing: debt obligations!

Installment-buying allows an average working person an opportunity to “own” many things not otherwise affordable, yet if you fail or default on your payments, you could lose it all: the equity in the house, the current value of the auto, the removal of your appliances and home entertainment system by the finance company.

What a nightmare!

Let's pray that never happens to you or me.

Make sure your debt is being financially secured with life insurance through FCSLA!

In this month of August, Founders Month of FCSLA, we remind you that permanent life coverage gives you and your family security with future financial options available because of cash values in your certificates.

That is what we mean when we say buying money on an installment plan!

Cash value life insurance means money for future needs: paying off the last few waning years of a 30-year mortgage; using the cash value to augment social security retirement; helping pay your grandchildren's college costs.

Look at our FCSLA Whole Life plan to be the best way to accumulate money on the installment plan and pay off your 30 year mortgage five years early!

For example, Mr. Prospect, a 40-year-old male, standard nonsmoker, owns a home with a \$250,000 30-year mortgage. To protect his investment, he purchases a \$250,000 Whole Life plan for \$312.50 a month, on our FCSLA installment plan.

Regional Sales Manager – Pacific Coast/Southwest

**James J. Donovan, FIC**

[jim.donovan@fcscla.com](mailto:jim.donovan@fcscla.com) – 760-440-9905

Regional Sales Manager – Rocky Mountain

**Amy L. Hull**

[amy.hull@fcscla.com](mailto:amy.hull@fcscla.com) – 402-310-5688

Regional Sales Manager – Midwest

**James M. Morsovillo, FICF**

[jim.morsovillo@fcscla.com](mailto:jim.morsovillo@fcscla.com) – 630-204-0599

Regional Sales Manager – Mid Atlantic/Northeast

**John J. Gonsiorek, FICF, CSA, CLTC, LUTCF, CAS**

[john.gonsiorek@fcscla.com](mailto:john.gonsiorek@fcscla.com) – 716-480-4550

After 25 years his policy will have enough in guaranteed cash values to pay off the loan in the 26th year.

Mr. Prospect can borrow money from his policy to pay off the loan early. Remember loans are subject to interest rate charges on his certificate. And he could also surrender the coverage and use the cash value to pay off the mortgage.\*

Remember that if Mr. Prospect died anytime from the first year of the certificate, the \$250,000 death benefit would pay off the mortgage and, in later years of that certificate, leave a substantial dollar amount to his family. So, he is covered seven ways to Sunday.

### **WHOLE LIFE INSURANCE**

#### ***40 Year-Old Male, non-smoker, \$250,000, \$312.52 monthly***

	contract premium	guaranteed cash value
10 years	\$37,502.40	\$19,192
20 years	\$75,004.80	\$54,042
30 years	\$112,507.20	\$100,370
40 years	\$150,009.60	\$153,538

Do you want a bargain, Mrs. Prospect?

By purchasing an FCSLA 10 Pay Life plan on a monthly basis you will be saving money and buying money at a discount. How does Mrs. Prospect do this?

Take a look at our graph below.

Think of the true cost of insurance.

Mrs. Prospect, age 40, female, non-smoker, buys a 10 Pay Life plan with face amount of \$100,000. Her cost is \$266.31 a month. The total paid contract premium after 10 years is \$31,957.20, paid-up forever. The guaranteed cash value is \$22,447.

Subtracting premium paid versus guaranteed cash value means that Mrs. Prospect purchased \$100,000 of future money for only \$9,510. Great deal! And it gets even better!

You can see that the guaranteed contract values increased by \$10,000 in ten more years. Cash values more than doubled in 20 years and more than tripled in 30 years, long after you stop paying premium! A \$9,510 investment gives you \$47,000 in guaranteed cash value!

### **10 PAY LIFE**

#### ***40-Year-old Female, non-smoker, \$100,000, \$266.31 monthly***

	contract premium	guaranteed cash value
10 years	\$31,957.20 (paid up)	\$22,447
20 years	\$31,957.20	\$32,874
30 years	\$31,957.20	\$47,006
40 years	\$31,957.20	\$64,510

(Continued on Page 7)



## AND THE WINNER IS?

Members of Sr. Branch 376 and Jr. Branch 334 gathered together to decide the winner of the “ugly sweater contest” at the annual Christmas Luncheon held at Meyer’s Restaurant in Milwaukee, WI on December 14, 2019! But, before we announced the winner – we had to take care of a bit of business first.

President Mary Jo Noyes opened the meeting with a prayer, Secretary Daniel Loduha read the minutes of the last meeting, and Treasurer Kathy Valent kept us legal! :) Then, President Noyes updated us on Convention highlights, which included the new National Board.

Christmas cards for Veterans were signed and sent out, and donations were given to Holy Hill, The Tatra Dancers, and Pets for Vets. Members send their congratulations to scholarship winners Hannah Braun and Isabella Koslo, and all those who applied. You are all winners to us!

Members were asked to keep our sick and deceased members in their prayers, especially Mary Kanieski, Gary Mackai, and Margaret Lund. President Noyes stated that the 2020 meetings are April 4, September 19, and December 12; Yash Meetings are April 18 and December 5, with Indiana hosting the St. Anne’s Day Celebration (TBA). The Labor Day Celebration will again be celebrated at Holy Hill.

The suspense was killing us! Who will the winner be?

This was not an easy decision! The winners were Roman Michalski and Barbara Walloch. Congratulations to both!

Since the writing of this article, a deadly virus has taken over the whole world. It has, and will continue to affect every aspect of our lives for the foreseeable

future. But, as our founders taught us by their example, we Slovaks have proven to be a strong, resilient people with an indestructible faith. May God keep all members of The First Catholic Slovak Ladies Association, and their loved ones, safe in his arms; and may he instill in us the one virtue that we need so desperately during this pandemic ..... HOPE!



## FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

**SILVER ELITE (5 YEAR)**  
**2.75% APY\***

**GOLD ELITE (7 YEAR)**  
**3.00% APY\***

**PLATINUM ELITE (10 YEAR)**  
**3.25% APY\***

*\*This rate is in effect 7/1/2020 thru 9/30/2020.*

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 2020 is 2% APY and for the Platinum Elite is 2.5% APY.

## FCSLA Permanent Life Insurance

*(Continued from Page 6)*

So as the dog days of summer go trudging on, think of how your insurance policy can work for you while you’re alive with the promise of cash values which you can leverage for financial security for you, your family and their futures!

Think FCSLA and create your own Founders day of financial freedom!

Our Regional Sales Managers (RSMs) are here to help you! Call or email the RSM in your neck of the woods!

\*(These actions may result in a tax obligation, please consult your tax or financial advisor before taking a loan or surrendering your policy.)

# 2020 FCSLA YOUTH OF THE YEAR AWARD

*The Youth of the Year Award Honors the Spirit of Service by a young member of FCSLA.*

There are countless young FCSLA members who participate in many service projects in their branches, churches, schools, and communities. They are individuals who stand out in a crowd because of their achievements and leadership. This is your opportunity to nominate an outstanding young member from your Branch!

## ~ GUIDELINES ~

- ◆ Nominee must be an FCSLA member for at least three years.
- ◆ The nominee must be between the **ages of 6-22 years**. (Received date will determine the age eligibility.)
- ◆ Family members of the Home Office Staff and National Officers are eligible to be nominated.
- ◆ Previous recipients of this award will not be considered, but previous nominees who did not receive the award are eligible to be nominated.
- ◆ Service projects / volunteerism must be between June 1, 2019 and May 31, 2020.
- ◆ On a separate sheet of paper, **TYPED** or **PRINTED** describe in 500 words or less what the individual has done to deserve being nominated for this award, including leadership *and/or* service to others in their **branch**, church, school *and/or* community.
- ◆ Entries must be received at the Home Office by **September 1, 2020**.
- ◆ A head and shoulders photo of nominee should be included with the entry.
- ◆ The winner receives \$100.00, will be featured in an issue of our *Fraternally Yours* magazine, on our website, and Facebook page.
- ◆ An independent committee will select the winner. It is their quality of service that determines the winner, not quantity of nominations returned.
- ◆ The complete nomination form can be found on our website: [fcsla.org](http://fcsla.org).
- ◆ If you have any questions, please contact the Fraternal Department: 800.464.4642 x1051 or [fraternal@fcsla.com](mailto:fraternal@fcsla.com).



## 2020 FCSLA Youth of the Year Nomination Form

**PLEASE PRINT!**

Nominee's Name: \_\_\_\_\_  
FCSLA Branch # : \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Home Address: \_\_\_\_\_  
Name of School / College / University: \_\_\_\_\_  
Parent (s) Name(s): \_\_\_\_\_  
Phone #: \_\_\_\_\_ Parents E-Mail Address: \_\_\_\_\_

**PLEASE PRINT!**

Name of Nominator: \_\_\_\_\_ FCSLA Branch #: \_\_\_\_\_ Phone #: \_\_\_\_\_  
Signature of Nominator: \_\_\_\_\_ E-Mail: \_\_\_\_\_  
Your Relation to Nominee: \_\_\_\_\_

**Mail to: Fraternal Department, FCSLA, 24950 Chagrin Blvd., Beachwood, OH 44122**



# 2020 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, with 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, Katherine Bowes, Interim Fraternal & Youth Director, 24950 Chagrin Blvd., Beachwood, OH 44122
- ◆ If you have any questions, please contact Katherine Bowes via email at [katherine@fcsla.com](mailto:katherine@fcsla.com) or at the home office 800.464.4642.
- ◆ You may also print this form off our website [www.fcsla.org](http://www.fcsla.org).
- ◆ An independent committee will select the winner.
- ◆ **Deadline for entries has been extended to September 1, 2020 due to CODIV 19.**



## 2020 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: \_\_\_\_\_

# FCSLA Announces 2020 Scholarship Awards

*FCSLA is happy to announce the winners of our 2020 Scholarship Program. We want to thank all of our applicants for their very thoughtful essays. We are so proud and very impressed with the hard work, aspirations and service of our young members – they made the selection process very difficult. Award winners were selected based on their academic standing, church and community service, school involvement and essay. We wish all of our applicants the best of luck in their educational endeavors.*

Paula Dalpiaz, FCSLA Insurance Manager

## Vocational- Technical Trade Awards \$1,250 Each



**NATHAN C. CHECK**  
Middletown, PA  
Harrisburg Area  
Community College  
Branch So28



**CHARLES E. DVORAK**  
Dodge, NE  
Northeast  
Community College  
Branch W008



**JARRETT J. KMIECIK**  
Yutan, NE  
Southeast  
Community College  
Branch W013



**GRACE M. SABATKA**  
McDonald, KS  
Colby Community College  
Branch W074



**EMMA C. SMITH**  
Middletown, PA  
Hocking College  
Sr. Branch So28

## College Graduate Awards \$1,750 Each



**ANDREA BERKEMEIER BRELJE**  
Ann Arbor, MI  
University of Michigan  
Medical School  
Branch S456



**GINA MARGARET BROWN**  
Willowick, OH  
Youngstown State University  
Branch S344



**NATALIE L. CHERVELLI**  
Bellaire, OH  
Philadelphia College  
of Osteopathic Medicine  
Branch S161

**MEGAN L. HOFFMAN**  
Cedar Rapids, IA  
Morningside College  
Branch W045



**MARGARET M. HORNICK**  
Leavenworth, KS  
University of Kansas  
Branch S211



**ALEXANDRIA C. JUNGCK**  
Lincoln, NE  
University of Nebraska –  
Omaha  
Branch W016



**DAVID M. KALMAN**  
Poland, OH  
Youngstown State University  
Branch So30



**CHAD J. LAMMERS**  
Hartington, NE  
Kansas State University  
Branch W014





**JILLIAN MARIE LONOWSKI**  
Kearney, NE  
University of Nebraska  
Medical Center  
Branch W006



**JAMES J. MATIS, JR.**  
Uniontown, PA  
University of Pittsburgh  
Branch S044



**RICHARD D. McNULTY**  
Middlesex, NJ  
Rutgers University  
Branch S185



**BENJAMIN J. MORRISSEY**  
Fairfax, IA  
College of Saint Mary  
Branch W137



**ALAINA D. STIPCAK**  
Dorchester, MA  
Indiana University  
of Pennsylvania  
Branch S317



**COLIN J. WADE**  
Prague, NE  
Rockhurst University  
Branch W013



**JESSICA WALSH**  
Wilkes-Barre, PA  
Temple University –  
Lewis Katz School of Medicine  
Branch S172

**ERIN E. WALZ**  
Elk Grove Village, IL  
Carroll University  
Branch S485



**HANNAH M. WINTUCKY**  
Macedonia, OH  
Ohio University  
Branch S423



**EMILY MARIE WYVRATT**  
Monongahela, PA  
California University  
of Pennsylvania  
Branch S111

**TERESA A. YANICKO**  
Russellton, PA  
Lake Erie College of Osteopathic Medicine  
Branch S590

## College Senior Awards

**\$1,250 Each**

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**DAVID L. BAIRD JR.**  
Wilkes-Barre, PA  
Ursinus College  
Branch S172

**MEGAN M. KROEGER**  
Antioch, TN  
Middle Tennessee State  
Branch W001



**ALEXANDER S. KROMKOWSKI**  
Rochester, IN  
University of St. Francis  
Branch S028



**SPENCER P. MUFFLER**  
Waukesha, WI  
University of Wisconsin -  
Oshkosh  
Branch S023



**STEPHEN V. ORAVEC**  
Andreas, PA  
Susquehanna University  
Branch S417



**EMMA R. PYRAK**  
Buffalo, NY  
St. John Fisher College  
Branch S630



**KATELYN MARY ROZUM**  
Abilene, TX  
Texas Tech University Health  
Sciences Center  
Branch S010



**JESSICA K. SCHIMEK**  
Smithtown, NY  
State University of New York  
of Fredonia  
Branch S322



**EMILY ANN SCHMIT**  
Pleasant Dale, NE  
Creighton University  
Branch W184



**GRACE ANN SPINDLER**  
Palos Heights, IL  
Lewis University  
Branch S287

## College Junior Awards

**\$1,250 Each**

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**ANNA J. BODO**  
Mineral Ridge, OH  
University of Mount Union  
Branch S030



**MARIA A. CLAYBAUGH**  
Dunlevy, PA  
Saint Vincent College  
Branch S111





**ISABELLE I. DENNY**  
Minneapolis, MN  
Georgetown University  
Branch W056



**ABIGAIL M. DESKO**  
Stow, OH  
Kent State University  
Branch S114



**JOHANNA L. DIEHL**  
Califon, NJ  
Rowan University  
Branch S035



**HUNTER M. HUDAK**  
Schwenksville, PA  
York College of Pennsylvania  
Branch S319

**VERONICA L. KOVACH**  
Charleroi, PA  
West Virginia University  
Branch S088

**AUBREE KRAMER**  
Valparaiso, NE  
Hastings College  
Branch W187



**HANNAH L. MIDLOCK**  
Joliet, IL  
Carthage College  
Branch S053



**MARY G. ONOFREY**  
Gary, IN  
DePaul University  
Branch S289



**ABIGAIL J. PAZDON**  
Sugarloaf, PA  
Luzerne County  
Community College  
Branch S140



**NICOLE C. PICCIANO**  
Willowick, OH  
Bowling Green  
State University  
Branch S522

**DREW K. PRICE**  
Brookfield, WI  
University of Dayton  
Branch S376



**ALEXANDER J. SPINDLER**  
Palos Heights, IL  
Grand Valley State University  
Branch S287



**REBECCA A. VALEK**  
Chicago, IL  
University of Illinois  
at Chicago  
Branch S485



**DAVID A. BRUINING**  
Lockport, IL  
Lewis University  
Branch S421



**BROOKE T. CARROLL**  
Austintown, OH  
Youngstown State University  
Branch SZJo



**MICHAEL W. CEKLOSKY**  
Wapwallopen, PA  
Wilkes University  
Branch S172



**CHARLES J. DAPP**  
Carmel, IN  
University of Notre Dame  
Branch S581



**JAMES ANDREW FAJT**  
Greencastle, IN  
De Pauw University  
Branch S094



**SARAH B. FERENCE**  
Gretna, NE  
Iowa State University  
Branch W191



**ROBERT E. FISHER**  
Scotch Plains, NJ  
Le Moyne College  
Branch S630



**JULIA C. FURIAK**  
Noblesville, IN  
Ball State University  
Branch S081

## College Sophomore Awards \$1,250 Each



**MYA E. AGEE**  
New Springfield, OH  
Kent State University  
Branch S161



**LAUREN M. BARRANGER**  
Birmingham, AL  
Jefferson State  
Community College  
Branch S185



**BRANDON A. BIELAK**  
North Royalton, OH  
Ohio State University  
Branch S262



**GABRIEL A. HARR**  
Latrobe, PA  
Waynesburg University  
Branch S433



**ASHLEY E. HUDAK**  
Schwenksville, PA  
York College of Pennsylvania  
Branch S319



**EMMA R. KAHNK**  
Elkhorn, NE  
University of Kansas  
Branch W018



**ANDREW M. KUNZ**  
Cranberry Township, PA  
St. Vincent College  
Branch S013



**JOSHUA P. LAROCK**  
Kutztown, PA  
Georgetown University  
Branch S140



**GRIFFIN J. MALECHA**  
Faribault, MN  
University of Wisconsin –  
La Crosse  
Branch W056



**ELIJAH KWESI MOSCINSKI**  
Chicago, IL  
Illinois College  
Branch S287



**KRISTOF J. NIESCHWITZ**  
Avon Lake, OH  
University of Toledo  
Branch S525



**RILEY C. NOBLE**  
Ann Arbor, MI  
University of Michigan  
Branch S555



**ALEX STEPHEN NOVAK**  
Matthews, NC  
University of South Carolina  
Branch S156



**COLLEEN NOVOTNY**  
Chantilly, VA  
James Madison University  
Branch S114



**MARISA Y. PLAGENS**  
Elkhart, IN  
Purdue University  
Branch S456



**CALEB E. RANWEILER**  
Saint Paul, MN  
North Park University  
Branch W002



**BENJAMIN M. REZAC**  
Lincoln, NE  
University of Nebraska –  
Lincoln  
Branch W187



**GREGORY J. ROSEN**  
Fishers, IN  
Ball State University  
Branch S081



**PHILIP I. SEMNICKY**  
Crown Point, IN  
Indiana University –  
Bloomington  
Branch S010



**MEGAN T. SETTER**  
Kenosha, WI  
University of Wisconsin –  
Milwaukee  
Branch S273



**KATHERINE A. STRACHE**  
Chicago Ridge, IL  
Morane Valley  
Community College  
Branch S421



**MAKENNA TKACH**  
Streator, IL  
University of Wisconsin –  
Stevens Point  
Branch S066



**JACOB K. TURNER**  
Woodway, TX  
University of Texas – Austin  
Branch W077

## College Freshman Awards \$1,250 Each



**AMANDA M. AERTS**  
David City, NE  
University of Nebraska –  
Lincoln  
Branch W184



**KATHERINE A. ANTOS**  
Plainsboro, NJ  
Northeastern University  
Branch S630



**MEREDYTHE C. BAIRD**  
Wilkes-Barre, PA  
Allegheny College  
Branch S172





**MICHAELA M. BAYUK**  
Greenville, PA  
Youngstown State University  
Branch S153



**JOHN A. CENCERIK**  
Ormond Beach, FL  
Temple University  
Branch S013



**SOPHIA M. EGERMIER**  
Papillion, NE  
University of Nebraska –  
Lincoln  
Branch W018



**ANGELA E. BEVILACQUA**  
Pitman, NJ  
Stevens Institute  
of Technology  
Branch S172



**NICHOLAS M. CIANCIO**  
Knoxville, TN  
Xavier University  
Branch S262



**GRACE A. EPP**  
Clive, IA  
Missouri University  
of Science & Technology  
Branch W130



**DEVIN G. BOROWSKI**  
Dousman, WI  
University of Minnesota –  
Twin Cities Campus  
Branch S273



**PAULA C. CIKO**  
Carteret, NJ  
Rider University  
Branch S184



**RICHARD THAD FERENCHAK**  
North Lima, OH  
West Virginia University –  
Statler College of Engineering  
Branch S161



**JACK BRANDT**  
Geneva, IL  
Augustana College  
Branch S114



**ISABEL G. COUFAL**  
David City, NE  
University of Nebraska –  
Lincoln  
Branch W184



**NICHOLAS GEORGE FIFLIS**  
Westmont, IL  
Iowa State University  
Branch S258



**MARY E. BRAUN**  
Fort Wayne, IN  
Purdue University  
Branch S180



**DEVIN E. COYLE**  
Chattanooga, TN  
University of North Georgia  
Branch S161



**ALEXANDRA A. GLOVA**  
Beachwood, OH  
University of Pittsburgh  
Branch S522

**ANASTASIA T. BUTRIE**  
Grand Blanc, MI  
Mott Community College  
Branch S140



**LEVI DENNIS CAHOY**  
Tabor, SD  
South Dakota State University  
Branch W093



**ANNALIESE I. DAIUTE**  
Olyphant, PA  
Seton Hall University  
Branch S108



**LAUREN D. HICKEY**  
Lexington, KY  
University of Kentucky  
Branch S525



**ISABEL A. CAVA**  
Fort Wayne, IN  
Purdue University  
Branch S225



**OLIVIA J. DOYLE**  
Osprey, FL  
Tallahassee Community  
College  
Branch SZJo



**MARISSA E. JASON**  
Wilkes-Barre, PA  
Loyola University – Maryland  
Branch S172



**SHANE A. ECKERT**  
Center Valley, PA  
High Point University  
Branch S172



**AIDEN M. JURCENKO**  
Chicago, IL  
Johns Hopkins University  
Branch S046





**HELEN ELIZABETH KISH**  
Pittsburgh, PA  
Saint Vincent College  
Branch S376



**DELANI J. LYLE**  
Lincoln, NE  
University of Nebraska –  
Lincoln  
Branch S161



**MEGAN E. PASCOE**  
Summit Hill, PA  
Marywood University  
Branch S140



**DAYNE E. KOONTZ**  
Warsaw, IN  
Indiana State University  
School of Technology  
Branch So81



**JOHN P. McBROOM**  
New Prague, MN  
University of Wisconsin –  
River Falls  
Branch W001



**EMMA E. PASTIRIK**  
Broadview Heights, OH  
University of Kentucky  
Branch S128



**RACHEL E. KUJAWA**  
Saint John, IN  
Purdue University  
Branch S452



**CHASE R. MONKEMEYER**  
West Chicago, IL  
University of Wisconsin –  
Madison  
Branch S421



**CALLIE M. PAUL**  
Norway, MI  
Michigan State University  
Branch SZJo



**ANDREW WHITTON LARSON**  
Forest Hill, MD  
York College  
Branch S452



**COLIN MICHAEL MULLANEY**  
Severna Park, MD  
University of San Diego  
Branch So81



**JACK W. PECINOVSKY**  
Charleston, WV  
Northwest Florida  
State College  
Branch W033



**LILLI M. LEMBERGER**  
Houston, TX  
Sarah Lawrence College  
Branch So49



**RACHEL E. NEUHERZ**  
Wilmington, NC  
Campbell University  
Branch S433



**TIMOTHY E. PISULA**  
Stahlstown, PA  
Pennsylvania State University  
Branch So44



**EMMA K. LEVON**  
Chesterfield, VA  
Virginia Tech  
Branch S433



**GUNNER T. NORBERG**  
Glenshaw, PA  
Kent State University  
Branch S107



**KAMRYN E. POKORNEY**  
Shelby, NE  
Concordia University  
Branch W013



**JUSTIN LEWIS**  
Macedonia, OH  
University of Akron  
Branch S475



**PATRICK M. ONOFREY**  
Pittsburgh, PA  
Grove City College  
Branch S107



**KATHERINE N. PRANTL**  
Colorado Springs, CO  
Seton Hill University  
Branch W008



**ANDREW J. LOCASCIO**  
Bartlett, IL  
College of DuPage  
Branch So66



**MATTHEW JOSEPH OROS**  
Strongsville, OH  
Baldwin Wallace University  
Branch S553



**MARIA S. PYTLIK**  
Brainard, NE  
Hastings College  
Branch W016





**LUKAS R. ROCHEFORD**  
Howells, NE  
University of Nebraska –  
Lincoln  
Branch W006



**TRAVIS ROH**  
Abie, NE  
Nebraska Wesleyan University  
Branch W184



**THERESE MARIE SCHIRGER**  
Grafton, WI  
Carroll University  
Branch S184



**CORA E. SCHULTZ**  
Streator, IL  
St. Ambrose University  
Branch S066



**ERIK HAMILTON SCHULTZ**  
Valparaiso, IN  
Marian University  
Branch 081



**SAMUEL D. SCHWAGER**  
Kettering, OH  
University of Cincinnati  
Branch S156



**ALEXA GABRIELLE SEBEK**  
West Newton, PA  
Providence College  
Branch S044



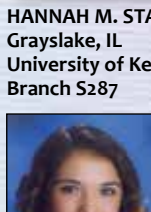
**EMMA N. SHEDLOCK**  
Dover, PA  
Stevenson University  
Branch S172



**JULIANN R. SIS**  
Atwood, KS  
Colby Community College  
Branch W074



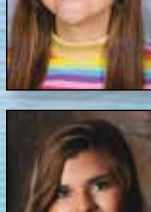
**JASON R. SKREPPEN**  
Mechanicsburg, PA  
Villanova University  
Branch S343



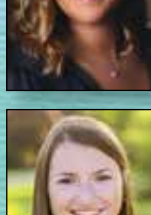
**HANNAH M. STANLEY**  
Grayslake, IL  
University of Kentucky  
Branch S287



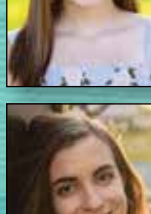
**ANNE CATHERINE  
STARASINICH**  
Joliet, IL  
University of St. Francis  
Branch S053



**ALLYSON G. SZCZEPANIK**  
Amherst, OH  
University of Cincinnati  
Branch S114



**TAYLOR A. SZUMSKI**  
Mantua, OH  
Kent State University  
Branch S519



**ELLIE R. TUPY**  
Austin, MN  
University of Wisconsin –  
Eau Claire  
Branch W056



**REGAN E. UTRUP**  
Twinsburg, OH  
Xavier University  
Branch S313



**BRYAN A. WESTFALL**  
Aurora, OH  
Lakeland Community College  
Branch S001



**LUKE JARED WYVRATT**  
Monongahela, PA  
Pennsylvania State University –  
Behrend  
Branch S111



**ABIGAIL E. YATSKO**  
Harding, PA  
Pennsylvania State  
University – Wilkes-Barre  
Branch S088



**STEPHEN FRANCIS ZACHLIN**  
Shaker Heights, OH  
University of Notre Dame  
Branch S009

## Florence Hovanec Memorial Award \$2,000 Each



**SAMANTHA ANN HERB**  
Exton, PA  
Bishop Shanahan High School  
Branch J318



**JUSTIN P. VIAU JR.**  
Baltimore, OH  
William V. Fisher  
Catholic High School  
Branch J192



# High School Senior Awards

\$1,000 Each



MARTINA T. BRAUNSTROTH  
Wahoo, NE  
Bishop Neumann High School  
Branch W055



BRIANNA N. FULTON  
Nebraska City, NE  
Lourdes Central Catholic  
School  
Branch W191



MEGAN M. JOZWIAK  
Springville, NY  
Mount Mercy Academy  
Branch S638



SOPHIA E. MATHESON  
Lakeland, TN  
St. Benedict at Auburndale  
High School  
Branch SZJX



JACK P. MENKE  
Shakopee, MN  
Academy of Holy Angels  
Branch W056



LUKE J. RICE  
Omaha, NE  
Gross Catholic High School  
Branch W018



KARINA N. TAYLOR  
Toledo, OH  
Central Catholic High School  
Branch S639



JAMES D. VALEK  
Chicago, IL  
Marist High School  
Branch S485

# High School Junior Awards

\$1,000 Each



CHRISTOPHER T. ADAM  
Mechanicsburg, PA  
Trinity High School  
Branch S055



CHRISTOPHER J. JOZWIAK  
Springville, NY  
St. Francis High School  
Branch J535



MARY B. KLUEBER  
West Chester, PA  
Academy of Notre Dame  
Branch S172

ABIGAIL M. LESKANICH  
Streator, IL  
Marquette Academy High School  
Branch S066



ELIZABETH L. RICE  
Omaha, NE  
Gross Catholic High School  
Branch W018



AUTUMN T. SEKERAK  
Bowling Green, OH  
Cardinal Stritch Catholic  
High School  
Branch S141



ANDREW L. SETTER  
Kenosha, WI  
St. Joseph Catholic Academy  
Branch S273



KATHERINE E. SOUSEK  
Ceresco, NE  
Bishop Neumann High School  
Branch W017

ANNA. M. TVRDY  
Wahoo, NE  
Bishop Neumann Jr. Sr. High School  
Branch W026

# High School Sophomore Awards

\$1,000 Each



SOFIA K. FULTON  
Nebraska City, NE  
Lourdes Central Catholic  
High School  
Branch W018



JUDE S. GUILLIATT  
Minneapolis, MN  
Academy of Holy Angels  
Branch W017



BRENNEN JOHN JELINEK  
Columbus, NE  
Scotus Central Catholic  
High School  
Branch W026



GABRIELLE F. LEADBITTER  
Finleyville, PA  
West Central Catholic  
High School  
Branch J157





**JESSICA E. PRANTL**  
Colorado Springs, CO  
Fountain Valley School  
Branch W008



**DAVIS ALLEN ROBE**  
Cedar Rapids, IA  
Xavier High School  
Branch W137

## John & Geraldine Gaydos Award

\$1,000 Each

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**TITUS ROBERT ROSNO**  
Lincoln, NE  
Pius X High School  
Branch W055



**SOPHIA A. SAXTON**  
Kansas City, MO  
Notre Dame De Sion  
High School  
Branch J302



**JAYCE D. DUNN**  
Whiting, IN  
St. John the Baptist School  
Branch J058



**SAVANNAH ELIZABETH  
VILLEGAS**  
Lemont, IL  
Chesterton Academy  
of the Holy Family  
Branch J083



**KATHERINE LEE SCHMIT**  
Pleasant Dale, NE  
Pius X High School  
Branch W184



**GREGORY W. FAKULT**  
Twinsburg, OH  
St. Rita School  
Branch J386



**JUSTIN H. WININGER**  
Indianapolis, IN  
Brebeuf Jesuit Preparatory  
School  
Branch J184



**KATHERINE CLAIRE SCOTT**  
Westfield, IN  
Guerin Catholic High School  
Branch J058



**ELIZABETH V. HORNICAK**  
Naperville, IL  
Sts. Peter & Paul Catholic  
School  
Branch J083



**ANDREW RICHARD ZANONI**  
Narberth, PA  
Roman Catholic High School  
Branch J334



**LOGAN J. SEBEK**  
West Newton, PA  
Greensburg Central Catholic  
High School  
Branch J112



**EVAN C. SKLUZACEK**  
Montgomery, MN  
Most Holy Redeemer School  
Branch W056

## High School Freshman Awards

\$1,000 Each

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**JOSIAH BREZINA**  
Bellwood, NE  
Aquinas Catholic High School  
Branch J540



**NOLAN L. VAN SLYKE**  
Wahoo, NE  
Bishop Neumann  
Jr. Sr. High School  
Branch W013



**BRIANNA M. VANWHY**  
Hanover Township, PA  
Holy Redeemer High School  
Branch J526



**ANNIKA KUEHN**  
Hartington, NE  
Cedar Catholic High School  
Branch W014



**MALINA E. ZOLNA**  
Oak Lawn, IL  
Mother McAuley Liberal Arts  
High School  
Branch J322



**GRACE ELIZABETH  
BRANNIGAN**  
Lockport, IL  
St. Dennis School  
Branch J339



**CARTER JOSEPH HRITZ**  
Oaks, PA  
St. Aloysius Parish School  
Branch J076

## 8th Grade Awards

\$750 Each

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**EVAN CHARLES JELINEK**  
Columbus, NE  
Scotus Central Catholic  
School  
Branch W026



**CHARLES KOPPITCH**  
Shaker Heights, OH  
Gesu Catholic School  
Branch J355



**WYATT S. MALINA**  
Wahoo, NE  
Bishop Neumann High School  
Branch W013



**ISAAC MATHEW MINCHOW**  
Lincoln, NE  
Saint Teresa School  
Branch W055



**ELIZABETH MARIE ROH**  
Abie, NE  
Aquinas Middle High School  
Branch W184



**KIRSTEN A. SHAW**  
Lincoln, NE  
North American Martyrs  
School  
Branch W013



**KEVIN M. BULIC**  
Rocky River, OH  
St. Christopher School  
Branch J374



**KASEN T. DUNN**  
Whiting, IN  
St. John the Baptist School  
Branch J058



**SAMUEL W. GUILLIATT**  
Minneapolis, MN  
Annunciation Catholic School  
Branch W017

**ANTHONY F. KORCHNAK**  
West Lafayette, IN  
Central Catholic School  
Branch J364



**GRANT D. MENKE**  
Shakopee, MN  
Shakopee Area Catholic  
School  
Branch W056



**KRISTEN THERESE MIKUTIS**  
Oak Lawn, IL  
St. Germaine School  
Branch J322



**MATTHEW R. THULIN**  
Weston, NE  
Bishop Neumann School  
Branch W013



**THERESA R. BRAUN**  
Fort Wayne, IN  
St. Joseph School  
Branch J106



**SARAH KATELYN COUFAL**  
David City, NE  
Aquinas Middle School  
Branch W184



**RYAN M. DICKMAN**  
Fremont, OH  
Bishop Hoffman  
Catholic School  
Branch J538



**LILLIAN BRIDGET FAKULT**  
Twinsburg, OH  
St. Rita School  
Branch J386



**LAUREN M. FREANEY**  
Avon, OH  
St. Marys of the Immaculate  
Conception School  
Branch J457



**KARA L. KANE**  
Toledo, OH  
Cardinal Stritch  
Catholic High School  
Branch J157



**LUCY A. TREEASE**  
Forest Park, IL  
Ascension Catholic School  
Branch J083

## 7th Grade Awards

\$750 Each



**KASSIE L. BRABEC**  
Fremont, NE  
Archbishop Bergan  
Elementary School  
Branch W013

## 6th Grade Awards

\$750 Each



**KALLY M. BECKER**  
Hartington, NE  
Holy Trinity Grade School  
Branch W014



## 5th Grade Awards

### \$750 Each

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**NATHANAEL L. DICKMAN**  
Fremont, OH  
Bishop Hoffman  
Catholic School  
Branch J538



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



**VINCENT W. HORENSKY**  
Belle Vernon, PA  
St. Sebastian Regional  
Catholic School  
Branch J157



**SYDNEY A. MARTINS**  
Rahway, NJ  
St. John the Apostle School  
Branch J219



**MARGARET E. SEJBA**  
Fairlawn, OH  
St. Hilary School  
Branch J380



**LAUREN E. SHEMANSKY**  
Hazleton, PA  
Holy Family Academy  
Branch J362



**ASHLEY F. SNYDER**  
Mars, PA  
St. Kilian Parish School  
Branch J018



**AVERY G. VAN SLYKE**  
Wahoo, NE  
St. Wenceslaus  
Elementary School  
Branch W013

## 4th Grade Awards

### \$750 Each

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**TRIGG D. FEILMEIER**  
Norfolk, NE  
Sacred Heart Catholic  
Elementary School  
Branch W014



**LEXIE M. LEONHARDT**  
Bedford, OH  
St. Barnabas School  
Branch J355



**SAWYER J. MALINA**  
Wahoo, NE  
St. John Nepomucene School  
Branch W013



**ALANA M. MATT**  
Natrona Heights, PA  
Our Lady of the Most Blessed  
Sacrament School  
Branch J397

## 3rd Grade Awards

### \$750 Each

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**CAITLIN G. KAISER**  
Westmont, IL  
Holy Trinity Catholic School  
Branch J322



**ANNA J. KAVAN**  
Prague, NE  
St. John Nepomucene School  
Branch W017

**KENZIE T. KORCHNAK**  
West Lafayette, IN  
St. Lawrence Elementary School  
Branch J364



**AIDEN H. MASTNY**  
Howells, NE  
Howells Community  
Catholic School  
Branch W006



**SHEA M. MULLEN**  
Cleveland, OH  
St. Anthony of Padua School  
Branch J014



**DANIKA M. ROBE**  
Cedar Rapids, IA  
St. Pius X Elementary School  
Branch W137



**LUCY L. TUPY**  
Elko New Market, MN  
All Saints Catholic School  
Branch W056



**KEVIN M. ZANONI**  
Narberth, PA  
St. Margaret School  
Branch J187

## 2nd Grade Awards

### \$750 Each

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**ANDREW N. BAJNOK**  
Marshall, VA  
Linton Hall School  
Branch J013





**COLLEEN V. BUCKI**  
East Amherst, NY  
St. Gregory the Great School  
Branch J535



**NATALIE E. ESTERLE**  
New Berlin, WI  
Holy Apostles Catholic School  
Branch J130



**MARIA R. MEYER**  
Torrance, PA  
Christ the Divine Teacher  
School  
Branch J202



**LAUREN E. FADA**  
Liberty Township, OH  
St. Susanna Parish School  
Branch J453



**GIANNA JANTZI**  
Columbus, NE  
St. Isidore Elementary School  
Branch W184



**MONICA R. SOUSEK**  
Ceresco, NE  
St. Wenceslaus School  
Branch W017



**PAXTON P. FEILMEIER**  
Norfolk, NE  
Sacred Heart Catholic  
Elementary School  
Branch W014



**JOCELYN C. JELINEK**  
Weston, NE  
St. John Nepomucene School  
Branch W026



**MICHAEL D. WETZEL**  
Chalfont, PA  
St. Jude Catholic School  
Branch J158



**NICOLE E. FREANEY**  
Avon, OH  
St. Mary of the Immaculate  
Conception School  
Branch J457



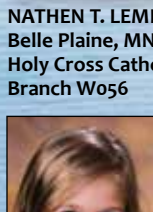
**EASTON L. KAVAN**  
Prague, NE  
St. John Nepomucene  
Elementary School  
Branch W013



**ELIZABETH A. WRIGHT**  
Clive, IA  
Sacred Heart School  
Branch W130



**ALEXANDER I. JOST**  
Wheaton, IL  
St. Michaels School  
Branch J470



**NATHEN T. LEMKE**  
Belle Plaine, MN  
Holy Cross Catholic School  
Branch W056



**LUCAS M. PASEKA**  
Lincoln, NE  
St. Peter School  
Branch W013



**MYA E. LINDLEY**  
Eighty Four, PA  
Madonna Catholic Regional  
School  
Branch J032



**BENNETT A. MACH**  
Columbus, NE  
St. Bonaventure Catholic  
Elementary School  
Branch W013



**BAILEY A. MEDVEC**  
Saegertown, PA  
Seton Catholic School  
Branch J054



**NATALIE A. BOWEN**  
Louisville, KY  
St. Gabriel the Archangel  
School  
Branch J057

## 1st Grade Awards \$750 Each



## NOTICE OF CANCELLED EVENTS

District President  
Joyce Lechman of the  
Cleveland Anna Hurban  
District has announced  
that all meetings are  
cancelled for the  
remainder of 2020.

# REPORT OF THE FCSLA NATIONAL TREASURER

## BALANCE SHEET AS OF MARCH 31, 2020

### ASSETS

Cash & Short Term Investments	\$ 33,241,589
Bonds	972,152,154
Preferred Stock	2,254,927
Common Stock	5,258,607
Investment Income Due & Accrued	13,916,182
Property Plant & Equipment, Net	4,933,096
Certificate Loans & Accrued Interest	2,358,870
Other Assets	834,304

#### TOTAL ASSETS

\$ 1,034,949,729

### LIABILITIES

Life Reserves	\$ 301,454,534
Annuity Reserves	605,079,402
Death Claims Payable	2,888,162
Unearned Premiums	431,840
Matured Endowments	376,151
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,815,647
Accrued Convention Donations	75,000
Provision for Future Conventions	93,736
Asset Valuation Reserve	9,865,333
Interest Maintenance Reserve	403,456
Other Liabilities	1,650,022

#### TOTAL LIABILITIES

\$ 928,533,283

Surplus \$ 106,416,447

#### TOTAL LIABILITIES AND SURPLUS

\$ 1,034,949,729

## INCOME STATEMENT

For the Three Months Ending March 31, 2020

### REVENUE

Insurance Premiums	\$ 1,006,451
Annuity Premiums	10,703,071
Investment Income	11,961,788
Amortization of Interest Maintenance Reserve	20,042
Rental Income	75,802
Other Revenue	9,554

#### TOTAL REVENUE

\$ 23,776,709

### EXPENSE

Increase in Reserves — Life	\$ 271,534
Increase in Reserves — Annuity	5,991,367
Insurance Benefits	1,821,510
Annuity Benefits	10,582,103
Commission Expense	299,280
Surrender Benefits	1,106,975
Matured Endowments	(32,391)
Interest Expense	82,475

#### LIFE AND ANNUITY EXPENSES

\$ 20,122,853

### Revenue Less Life and Annuity Expenses

\$ 3,653,856

Bank Service Charges	33,711
Data Processing Service Fees	47,122
Accounting Fees	45,190
Actuarial Fees	137,278
Legal Fees	23,851
Consulting Fees	26,108
Employee Benefits	144,213
Fees — Directors	50,705
Salaries — Employees	471,950
Salaries — Officers	140,435
Temporary Office Expense	41,626
Tax Expense	55,783
Depreciation Expense	62,794
Utility Expense	20,490
Postage and Printing	49,431
Advertising & Marketing	12,805
Travel Expense	17,193
Insurance Department Fees	25,934
Sales Promotion	60,345
Rental Expense	75,802
Building Expense	19,404
Insurance Expense	12,623
Office Equipment & Supplies Expense	37,598
Dues & Subscriptions	14,635
Human Resources	6,571
Other Expense	1,418

#### SALES & OPERATING EXPENSES

\$ 1,635,016

### Revenue Less Sales & Operating

\$ 2,018,840

Post Mortem Benefits	349,729
Misc. Member Benefits	18,685
Donation Expenses	15,875
Change in Accrued Convention Donations	37,500

Convention Expenses	46,875
Branch and District Funding	200,001
Fraternal Activities	35,393
Official Publications	133,778
Scholarship Awards	142,000
<b>DIRECT FRATERNAL EXPENSES</b>	<b>\$ 979,836</b>

### Total Income (Loss) from Operations

\$ 1,039,004

Dividends to Members

345,309

### Subtotal Income (Loss)

\$ 693,695

Capital Gains (Loss)

1,010,409

### NET INCOME (Loss)

\$ 1,704,103

## MATCHING FUND ACTIVITIES

### Sr. Branch 456

#### Christmas Bake Sale

Jackson/Lansing, MI Branch S456 Matching Fund held their first Matching Fund Event for the St. Mary Star of



Sea Youth Group and grade school. Both groups worked hard making butternut squash and sausage pasties and cherry turnovers for their Christmas Bake Sale. St. Mary's grade school raised funds from a Christmas Coffee Sale sponsored by Jackson

Coffee Company and the Christmas Carolers all contributing for the grade school to meet their goal for matching funds.







# Join Us In The Kitchen

## **SLOW-COOKER CREAMED CORN**

- 5 cups fresh whole kernel corn
- 4 packages (3 oz. each) cream cheese, cut into cubes
- 1 cup milk
- ½ cup butter or margarine, melted
- 2 teaspoons sugar
- 1 teaspoon salt
- ¼ teaspoon pepper

Spread corn over bottom of 3- to 4-quart slow cooker. Top with cream cheese cubes. In small bowl, stir together remaining ingredients; pour over corn and cream cheese.

Cover; cook on High heat setting 2 to 3 hours. Stir well before serving. Corn will hold on Low heat setting up to 2 hours; stir occasionally.

## **TACO SALAD**

- 1 lb. lean (at least 80%) ground beef
- 1 package taco seasoning mix
- 1 head iceberg lettuce, broken into small pieces
- 2 medium tomatoes, chopped
- ½ cup sliced ripe olives
- 4 medium green onions, sliced (¼ cup)
- 2 cups shredded Cheddar cheese (8 oz.)
- ½ cup Catalina salad dressing
- 1 bag nacho-flavored tortilla chips, coarsely crushed

In 10-inch skillet, cook beef and taco seasoning mix as directed on seasoning mix package.

In large bowl, gently mix lettuce, tomatoes, olives, onions and cheese. Add beef mixture; stir gently to mix. Just before serving, add dressing and chips – toss.

## **STEAKHOUSE SALAD**

- 12 small red potatoes, quartered
- 2 tablespoons olive or vegetable oil
- 2 teaspoons kosher (coarse) salt
- ½ teaspoon pepper
- 1 lb. beef flank steak
- 1 bag (6 oz.) washed fresh baby spinach leaves
- 1 medium tomato, cut into bite-size pieces
- ¼ cup tangy tomato bacon dressing

Heat oven to 375 degrees. In large bowl, toss potatoes, 1 tablespoon of the oil, 1 teaspoon of the salt and ¼ teaspoon of the pepper. Spread on cookie sheet with sides. Roast 20 to 25 minutes, stirring occasionally, until tender.

Meanwhile, sprinkle beef steak with remaining 1 teaspoon salt and ¼ teaspoon pepper. In 12-inch nonstick skillet, heat remaining 1 tablespoon oil over medium heat. Add beef; cover and cook 8 to 10 minutes, turning once, until desired doneness.

Remove beef from skillet to cutting board; cover with foil and let rest 5 minutes.

Cut beef into thin bite-size pieces. In large bowl, toss beef, potatoes, spinach, tomato and dressing.

## **BACON-CHEDDAR-RANCH PINWHEELS**

- 2 packages (8 oz. each) cream cheese, softened
- 1½ cups shredded Cheddar cheese (6 oz.)
- 6 slices chopped cooked bacon
- 1 tablespoon ranch dressing & seasoning mix
- 2 tablespoons chopped fresh chives
- ½ teaspoon garlic powder
- ½ teaspoon onion powder
- ¼ teaspoon pepper
- ¼ teaspoon salt
- 5 flour tortillas for burritos (8 inch)

In large bowl, beat all ingredients except tortillas with electric mixer on medium speed until well mixed. Divide mixture evenly among tortillas, spreading evenly. Tightly roll up tortillas. Cut into ½-inch slices, and serve.

## **SLOW-COOKER BACON CHEESEBURGER DIP**

- 8 slices bacon
- ½ lb. lean (at least 85%) ground beef
- 1 package (8 oz.) cream cheese, cubed
- 1 package (8 oz.) shredded American-Cheddar cheese blend (2 cups)
- 1 can (10 oz.) diced tomatoes with green chiles, undrained
- 2 tablespoons chopped fresh parsley
- 2 medium red bell peppers, cut into bite-size strips
- 1 package (5.25 oz.) mini bagel chips

In 12-inch skillet, cook bacon over medium-high heat, turning occasionally, until crisp; drain on paper towels. Crumble bacon; reserve 2 tablespoons bacon for garnish.

In same skillet, cook beef over medium-high heat 5 to 7 minutes, stirring occasionally, until thoroughly cooked; drain. Reduce heat to low. Stir in cream cheese, shredded cheese, tomatoes and crumbled bacon until well mixed and cheese starts to melt.

Pour mixture into 1- to 1½-quart slow

cooker. Cover; cook on Low heat setting 2 to 3 hours or until bubbly.

Stir parsley into dip. Sprinkle with reserved bacon for garnish. Keep on Low heat setting to serve. Serve with bell pepper strips and bagel chips.

## **LEMONADE BISCOTTI**

- ½ cup butter or margarine, melted
- ¼ cup frozen (thawed) lemonade concentrate
- 2 teaspoons grated lemon peel
- 1 teaspoon lemon extract
- 2 eggs
- 1 pouch (1 lb. 1.5 oz.) sugar cookie mix
- 1½ cups all-purpose flour
- ½ cup chopped dried cherries

Heat oven to 350 degrees. Line large cookie sheet with foil. In large bowl, stir butter, lemonade concentrate, lemon peel, lemon extract and eggs until well mixed. Add remaining ingredients; stir until soft dough forms.

Divide dough in half. On cookie sheet, shape each ½ of dough into a 12 x 2-inch log.

Bake 25 to 30 minutes or until edges are golden brown. Cool 15 minutes.

Carefully lift foil to move cookie logs to cutting board. With serrated knife, carefully cut each log crosswise on a slight diagonal into ¾-inch slices. Place slices cut side down on cookie sheet.

Bake 15 to 20 minutes, gently turning cookies over once during baking. Cool 2 minutes; remove from cookie sheet to cooling rack. Cool completely. Store loosely covered at room temperature.

## **RASPBERRY-LEMON FRUIT DIP**

- ½ cup raspberry reduced-fat cream cheese spread, from 8-ounce container, softened
- ½ cup marshmallow creme
- 1 container (6 ounces) lemon yogurt
- Assorted fresh fruit pieces or berries

Mix cream cheese and marshmallow creme in medium bowl with wire whisk until smooth. Stir in yogurt. Serve dip with fruit.

## **OLD-FASHIONED LEMONADE**

- 6 cups cold water
  - 2 cups lemon juice (8 to 10 lemons)
  - 1 cup sugar
  - Ice cube
  - Lemon slice, if desired
  - Maraschino cherry with stem, if desired
- Mix water, lemon juice and sugar in large pitcher until sugar is dissolved. Refrigerate about 3 hours or until chilled if desired.

Serve lemonade over ice. Garnish each serving with a lemon slice and cherry.

A low-angle photograph of graduates in blue gowns and caps against a clear blue sky. Several caps are in the air, and the graduates' arms are raised in celebration. The image is used as a background for the entire document.

PERIODICAL

8/20

## **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.