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# Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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NOVEMBER 2019

HAPPY  
THANKS  
GIVING

ŽENSKÁ JEDNOTA



## Fraternally Yours, ŽENSKÁ JEDNOTA®



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Fraternally Yours,  
ŽENSKÁ JEDNOTA,  
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## Thanksgiving Blessings

May you be blessed  
with all things good.

May your joys, like the stars at night,  
be too numerous to count.

May lack and struggle be always  
absent from your life,  
and may beauty, order and abundance  
be your constant companions.

May every doubt and fear  
be replaced by a deep abiding trust  
as you behold evidence of a loving God all around you.

And when there is only darkness  
and the storms of life are closing in  
may the light at the core of your being illuminate the world.

May you always be aware you are loved beyond measure  
and may you be willing to love unconditionally in return.

May you always feel protected and cradled  
in the arms of God, like the cherished child you are.

And when you are tempted to judge  
may you be reminded that we are all ONE  
and that every thought you think  
reverberates across the universe,  
touching everyone and everything.

And when you are tempted to hold back,  
may you remember that love flows best when  
it flows freely, and it is in giving that we receive the greatest gifts.

May you always have music and laughter  
and may a rainbow follow every storm.

May gladness wash away every disappointment  
may joy dissolve every sorrow  
and may love ease every pain.

May every wound bring wisdom  
and every trial bring triumph  
and with each passing day  
may you live more abundantly than the day before!

Dear Friends,  
This Thanksgiving may you be blessed and may others be blessed by you.  
This is my simple heartfelt wish for you. Happy Thanksgiving!

Until Next Month . . .  
Warmly, Carolyn

# SAINTS ELIZABETH AND ZACHARY

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

My dear Friends,

According to the gospel of Saint Matthew, Jesus himself proclaimed John the Baptist to be the greatest of all men. St. Luke's gospel as well states that there is no greater prophet than John the Baptist. But we cannot forget the role his parents played in teaching him the ways of God. Many of us may remember the story of Elizabeth and Zachary, the parents of John the Baptist, but it is a story worth retelling as it illustrates how they became instruments in God's plan of salvation.

Zachary and Elizabeth were both from the lineage of Aaron, the brother of Moses, who was the first high priest of the Israelites. They lived virtuous lives and followed the Lord's commandments faithfully. Their marriage, however, was fruitless as Elizabeth was unable to conceive. In those days it was somewhat of a disgrace to be barren so that this was a constant heartache for Elizabeth. As she and Zachary approached old age, they believed their prayers for a child would never be answered. They did not know that they had been chosen by God who had a plan for them.

Zachary served as one of many priests in the temple of Jerusalem, something that only men with his lineage were permitted to do. On one particular day it was Zachary's turn to offer incense in the temple's inner chamber. As he was praying, the angel Gabriel appeared to him and revealed that Elizabeth

would give birth to a son who they were to name John. John would be a great man who would lead many to the Lord and who would be a prophet announcing and preparing the world for the coming of the Messiah.

Zachary could not understand how this birth could happen since both he and Elizabeth were old and Elizabeth was well past the age where she could conceive. Because Zachary doubted the angel's words, he was struck deaf and dumb. Only when the angel's words were fulfilled would Zachary be freed from his silence. When Zachary left the temple, those around him knew something very profound had happened that caused his silence, but he was unable to convey to them what occurred. To the amazement of all, Elizabeth did become pregnant.

Elizabeth remained in seclusion for the first five months of her pregnancy. As her sixth month approached, she was visited by her cousin Mary who had travelled an arduous one hundred miles to get there. Unbeknownst to Elizabeth, the angel Gabriel had visited Mary to inform her that she was to bear the Messiah. When Mary greeted Elizabeth, the baby in Elizabeth's womb leaped for joy and she was filled with the Holy Spirit. At that moment Elizabeth knew she was being visited by the mother of the expected Messiah. She cried out the words that we now know as the foremost Marian prayer, the Hail Mary: *"Blessed art thou among women, and blessed is the fruit of thy womb."* In turn Mary responded with a hymn of praise that is called the Magnificat. This meeting was for certain a joyous one. Yet we tend to forget the reality of the situation. Elizabeth in actuality was giving shelter to her young cousin. In Mary's condition, she may have been fleeing from the anger of her family; or perhaps her family sent her to visit Elizabeth to save her from the fate that society would impose on an unmarried, pregnant young woman who was betrothed to someone who was not the father of her child. God's plan for Elizabeth was certainly evident here.

Mary stayed with Elizabeth for about three months. Elizabeth gave birth shortly after Mary's departure. When Elizabeth and Zachary presented their son for circumcision on the eighth day, it was expected that he would be named after his father, as was the custom. Elizabeth knew what the angel had said to Zachary and was adamant that the child would be called John. Those in attendance completely disagreed and argued with her. Still, she held her ground. In their frustration they turned to Zachary, who asked for a writing tablet on which he wrote, "His name is John." Immediately Zachary's speech returned and he glorified God. Those in attendance were awed and now knew that the child was destined for greatness.

Elizabeth and Zachary had shown that they were determined to do what God had instructed Their child, even in his mother's womb, was filled with the Holy Spirit. God chose Elizabeth and Zachary because He knew that they could face the challenges of rearing their son, John the Baptist, to be the greatest prophet who would prepare the way for the Son of God. *SS. Elizabeth and Zachary, pray for us, that we may readily answer and obey God's call.*

## All Aboard! CRUISE TO THE NEW MEMBERSHIP DRIVE

August 15 - November 30, 2019

CHALLENGE TO OUR CURRENT MEMBERS TO INCREASE OUR ADULT MEMBERSHIP!

**GOAL:** 800 New Members

**GRAND PRIZE:** Attend the President's Club Royal Caribbean 3-Night Bahamas and Perfect Day Cruise Orlando ♦ Nassau ♦ CocoCay – February 14-17, 2020

All ticket winners will be recognized in *Fraternally Yours* and will also receive a gift

► **Every 5 approved members recruited = 1 ticket for the Grand Prize!**

AZ, AR, CT, DE, FL, GA, HI, KS, KY, ME, MD, MA, MI, MN, NE, NJ, NM, NY, OH, OK, OR, PA, RI, TX, WA, WI, WY

► **Every 5 new Friends & Family referrals = 1 ticket for the Grand Prize!**

AL, AK, CA, CO, DC, ID, IL, IN, IA, LA, MS, MO, MT, NV, NH, NC, ND, SC, SD, TN, UT, VT, VA, WV

TERMS AND CONDITIONS: 1. All sales are subject to state licensing laws. Members who are unsure of state licensing laws should contact the home office before soliciting new members. 2. There will be 1 winner drawn from the national drawing. Based on participation we may have an opportunity to have more than 1 winner! Each winner is eligible to bring a guest. Both the guest and the winner must be 21 years of age. The final decision will be made by FCSLA management. 3. Due to the nature of the award, this is not transferable to other persons and only available for these dates. There is no other substitute for the winner if you cannot attend this cruise. This initiative excludes the Super Youth policy.



*THANK YOU  
to the delegates  
at the  
42nd Quadrennial  
Convention  
for your VOTE  
of confidence at the  
convention!*



*THANK YOU to our branches  
and districts for their service  
in the communities where we live:*

*LET US STAND TALL  
AND PROUD TOGETHER!*

*AND, most of all, THANK YOU to all  
our members for doing business with us  
the First Catholic Slovak Ladies  
Association way!*

Enjoy the convention coverage this month  
and in upcoming issues of *Fraternally Yours*.

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

## Christmas Oplatky Order Yours Now

Oplatky, the traditional Slovak Christmas wafers, will be available this holiday season from Jankola Library. Orders will be accepted from October 21 until December 18, 2019.

Thermal-sealed in packs of five, the *oplatky* can be purchased for \$5.00 per pack. In addition, the minimum cost of priority shipping and handling is \$8.00 and upward, depending upon the number of packs ordered. Customized requests can be filled to meet your needs. Payment to Jankola Library is expected before orders are shipped.

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

## Branch W018 Attends Soccer Game at Creighton University

Branch W018 in Omaha, NE, chose a sports venue for their 2019 Adult Activity – a soccer game at Creighton University's Morrison Stadium. The Creighton Bluejays defeated their cross-town rivals the UNO Mavericks 2 to 1 in the game on September 16th. The branch soccer fans, as well as those who wanted a new sports experience, showed up and enjoyed the game. Jackie Buchta told us she had always wanted to go to see the Creighton soccer team in action and was so happy we chose that for the adult activity.



Secretary Margie Hladik, Vice President Tom Jelinek, Richard and Jackie (holding the FCSLA sign) Buchta in front of the stadium before the game.

## FCSLA Annuity Rates

Rates for our  
deferred Elite Annuities:

**SILVER ELITE (5 YEAR)**

**3.00% APY\***

**GOLD ELITE (7 YEAR)**

**3.25% APY\***

**PLATINUM ELITE (10 YEAR)**

**3.50% APY\***

\*This rate is in effect 10/1/2019 thru 12/31/2019.

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

## COURT OF APPEALS

Since there were only three (3) persons elected to the Court of Appeals at our 42nd Quadrennial Convention in Tampa, Florida, and our Bylaws provide five (5) members on the Court of Appeals, the two (2) vacancies on the Court of Appeals will be filled by the Board of Directors per the Bylaws page 26, Article V Section 4 j) which states "Vacancies in elected National Offices shall be filled by the Board of Directors from a list of candidates who are Principal Members in good standing of the Association and who are duly qualified." Qualifications for the Court of Appeals appear on pages 10 and 11 of our Constitution and Bylaws.

If you are interested in filling one of these two (2) vacancies please obtain an intent form from National Secretary, Kimberly Graham at email [kimberlyg@fcsla.com](mailto:kimberlyg@fcsla.com) or calling her at 216-464-8015 ext. 1012. Your Completed intent form, a \$25 registration fee made payable to FCSLA, and your resume must be received by the President at the home office no later than November 22, 2019.

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

Please note your resume must include education, 15 years of employment history with a description of the work you performed and your involvement in the FCSLA. See page 24-25 of the Constitution and Bylaws dated October 5-8, 2015.

The Court of Appeals will take office in January, 2020. The Board of Directors will fill the two (2) vacancies after reviewing all the applications and resumes received.

## ATTENTION!

If you would like to receive *Fraternally Yours* by email instead of through the mail please return this form to the attention of Member Services at the Home Office.

Name: \_\_\_\_\_

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

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

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

## MARCH FOR LIFE

Our presence at the 47th Annual Right to Life March on Friday, January 24, 2020 in Washington, DC is extremely important. First Catholic Slovak Ladies Association support the position of the Pro Life Movement.



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

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

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

## Sr. Branch 88 Annual Holiday Party

Monessen Sr. Branch 88 will hold their annual Holiday Party on Sunday, December 1, 2019. The event will be held at 2:00 p.m. at the Cedarbrook Golf Club, 215 State Route 981, Belle Vernon, PA. As in the past, a \$15.00 deposit per member will be required at time of reservation. Your presence will result in a deposit refund. The party is for members only and reservations must be mailed to Dorothy Urbanowicz, 27 Crescent Dr., Monessen, PA 15062. All reservations must be postmarked no later than November 15, 2019.

## Jr. Branch 56 Holiday Celebration

Glassport Jr. Branch 56 will hold the Annual Holiday Party on Saturday, December 7, 2019 at Max & Odie's Restaurant, 500 Monongahela Avenue, Glassport, PA. Lunch and gifts will be provided for all Junior members. The families are invited for lunch for a \$8.00 donation per person.

Must be pre-registered before November 24, 2019. Please make your reservation by calling Judy Feltz 412-672-3136 or email Jill Watts at [jillchristine.jw@gmail.com](mailto:jillchristine.jw@gmail.com).



# Branch Membership CHALLENGE!

## Special Recognition at the 2019 National Convention

Branches with 5 or more members participating  
in the Guaranteed Issue Program 3/1-8/31/19

### REWARD

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

Branch S141 - Okres Anna Hurban-Cleveland, OH.....	5
Branch S161 - Okres Maria E. Grega-Youngstown, OH.....	5
Branch J032 - Okres Pittsburgh-Western PA .....	5
Branch S044 - Okres Pittsburgh-Western PA .....	5
Branch S313 - Okres Pittsburgh-Western PA .....	5
Branch S485 - Okres Anna Hurban-Chicago, IL.....	5
Branch S376 - Okres Magdalen I. Iskra-Wilkes-Barre, PA .....	5
Branch S010 - Okres Anna Hurban-Cleveland, OH.....	6
Branch S107 - Okres Pittsburgh-Western PA .....	6
Branch S262 - Okres Pittsburgh-Western PA .....	6
Branch W014 - Okres Iowa .....	6
Branch Z221 - Division Z.....	7
Branch Z669 - Division Z.....	7
Branch S522 - Okres Anna Hurban-Cleveland, OH.....	8
Branch S081 - Okres Helen Kocan-Lake County, IN/Joliet, IL ....	8
Branch S172 - Okres Saint Isidore-NE .....	9
Branch S088 - Okres Pittsburgh-Western PA .....	10
Branch S077 - Okres Pittsburgh-Western PA .....	12
Branch S140 - Okres Frances C. Jakabcin-Eastern PA .....	12
Branch S590 - Okres Pittsburgh-Western PA .....	13
Branch S289 - Okres Helen Kocan-Lake County, IN/Joliet, IL ..	14

Branches with 5 or more members 7/1-9/30/19

### REWARD

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

Branch J198 - Okres Anna Hurban-Cleveland, OH .....	5
Branch J503 - Okres Anna Hurban-Cleveland, OH .....	5
Branch W080 - Okres Iowa .....	5
Branch J534 - District 99 .....	5
Branch J157 - Okres Pittsburgh-Western PA .....	6
Branch S088 - Okres Pittsburgh-Western PA.....	6
Branch S631 - Okres Iowa .....	6
Branch S640 - District 99.....	6
Branch S642 - District 99.....	6
Branch W187 - Okres Iowa .....	7
Branch W001 - Okres Bechyne-ND .....	7
Branch S630 - District 99.....	7

Branch with highest % of members participating  
in the Guaranteed Issue Program by 3/1-8/31/19

### REWARD

Recognition in Fraternally Yours and a \$250 donation to  
charity of choice or a \$250 reward to branch

Branch Z669 - Division Z - 7 out of 34 members 21%



Pictured are representatives from some of the branches who achieved recognition as part of the Branch Membership Challenge at the 42nd quadrennial convention in Tampa, FL.

**There is Still Time to Win Rewards!**  
**2 MONTHS REMAINING!**

Branch Membership Challenge  
Ends December 31, 2019

## FCSLA Accepting Applications for National Sales Manager

Due to the future retirement of National Sales Manager, Albert E. Heiles, Jr., CLU, ChFC, AEP, FIC, LUTCF, the First Catholic Slovak Ladies Association is accepting applications from qualified individuals to prepare for succession planning. The successful candidate will possess previous life insurance sales experience and demonstrated sales management experience to include knowledge of life insurance and fixed annuity products, recruiting expertise in attracting non captive, independent, insurance professionals, budgeting and sales promotions as well as previous senior leadership positions in the life insurance industry. The successful candidate is expected to work from the home office in Beachwood, Ohio. Appropriate higher education (BS/BA, MBA) as well as industry designations are preferred. Interested candidates should submit their resume along with a cover letter to Cynthia Maleski, FCSLA National President/CEO, 24950 Chagrin Boulevard, Beachwood, Ohio 44122 or to [cynthia@fcsla.com](mailto:cynthia@fcsla.com).

## HELEN KOCAN SR. DISTRICT RAILCATS GAME

Helen Kocan District of Indiana/Joliet Senior Branches enjoyed a beautiful evening at the Northwest Indiana Railcats Baseball game in Gary, IN on August 2, 2019. Festivities started at 6:00 p.m. with a delicious buffet of Hot Dogs, Bratwurst, Hamburgers, Coleslaw, Baked Beans, Peanuts, Popcorn, Cookies, Soda and Water. FCSLA was shown on the stadium's Jumbotron a number of times throughout the evening. The baseball game was enjoyed by all.

A special treat to all was Mascots visiting our members in our Suite and posing for pictures. During the 5th inning all Junior members were allowed onto the field to run the baseline. Jason Yurechko, grandson of retired National Of-

ficer, Betty Yurechko of Sr. Branch 289 works for the Railcats as an announcer and asked all of Helen Kocan District members to join in and sing the seventh inning stretch song, "Take Me Out To The Ball Game". A "BIG" special THANK YOU to Don and Mary Weber, Sr. Branch 289; Becky and John Coleman, Sr. Branch 81; Betty Ortiz, Sr. Branch 452; Agnes Chervenak, Sr. Branch 409 and Joann Skvarek Banvich, Sr. Branch 452, National Director who helped to organize and make this event such a huge success. The game was topped off with the Railcats beating Milwaukee 6 to 1. Surprise fireworks were enjoyed after the game by all on a beautiful Friday evening.



L-R: Ballgame Organizers – Elizabeth Ortiz (Sr. Branch 452), Rebecca Coleman (Sr. Branch 81), Joann Skvarek Banvich (National Director/Sr. Branch 452), Aggie Chervenak (Sr. Branch 409).



Jason Yurechko (Sr. Branch 289), Grandson of Betty Yurechko.



The Chervenak Cousins (Jr. Branch 317 Members) enjoying the ballgame.





# 42<sup>nd</sup> Quadrennial Convention

The First Catholic Slovak Ladies Association's 42nd Quadrennial Convention was held in Tampa, FL from October 3-6, 2019 at the Tampa Marriott Waterside Hotel & Marina. Delegates arrived on Thursday and committee meetings were held. Patricia A. Koch, Professional Registered Parliamentarian held a workshop on how to participate in the convention according to parliamentary procedure for first time delegates. Her workshop was well received and attended by many wishing to review proper procedures. Business meetings were held from Friday through Sunday morning with Cynthia M. Maleski, Esq., Convention Chair and FCSLA National President Presiding and Patricia A. Koch, PRP serving as our Professional Registered Parliamentarian.

The first session opened with the Call to Order by President Maleski, an Invocation by the National Chaplain Monsignor Peter M. Polando, the Posting of Colors, the Pledge of Allegiance led by WW2 veterans, and singing of the National Anthems of the United States and Slovakia. The singing was led by Laura Ann Avdey, S221. This was followed by a welcome from National President Maleski, the roll call of the National Officers, Court of Appeals and Delegates by Credential Committee Co-Chair Catherine Rahe. There was recognition of the ninety-one first time delegates, registered Association members and guests as well as past National Officers. National Directors Jeanette E. Palanca and Joann Skvarek Banvich introduced those seated on the dais.

Delegates heard reports from National President Cynthia Maleski, Steve Hudak, National Treasurer, the Outside / Independent Auditor Leo Hannah, CPA, H2R CPA; and the Association's Actuary Grant Hemphill, Emeritus Legacy Committee of Bruce & Bruce Company. Written reports from the National President, Secretary and Treasurer along with highlights of accomplishments over the past 4 years were provided to the delegates in their packets. All reports emphasized that the Association is in a sound financial position and well managed. The twenty-four proposed bylaw amendments were presented to the convention delegates by Barbara Novotny Waller, Chair of the Bylaw Committee. Six of the twenty-four proposed amendments were approved by the delegates. The recommendations of the Compensation Committee were presented to the convention by Committee Chair Milton A. Trnka. The report was overwhelmingly approved by the delegates. Donation Committee Chair Dorothy L. Urbanowicz presented the revised Donation Committee report and delegates approved recommended donations of \$1,000,000 to churches, schools, religious and charitable organizations. Jo Ann Ortiz, Co-Chair of the Credential Committee provided a final report that there were 322 certified delegates. Leo Hannah, Outside Auditor reported on the results of the Election for the National Board for 2020-2023. The delegates elected: Monsignor Peter Polando, National Chaplain; Cynthia Maleski, National President; Jeanette Palanca, National Director; Larry Golofski, National Director; Joann Skvarek Banvich, National Director; Patrick Braun, National Director; Sue Ann Seich, National Trustee; Suzanne V. Strohl, National Trustee; Dorothy Urbanowicz, National Auditor; Barbara Sekerak, National Auditor; and Dennis Povondra, National Auditor; Three members were elected

to the Court of Appeals – Flora Funtal, Susan Moynihan, and Cynthia Oresik. The other two members will be appointed by the board of directors from a list of qualified candidates. Archabbot Douglas R. Nowicki, O.S.B. presented the Report of the Resolutions Committee. Archabbot Douglas R. Nowicki, O.S.B., was the Installing Officer and administered the Oath of Office to the newly elected members of the Board and the Court of Appeals. After a closing prayer, the delegation joined in singing "God Bless America" and "Hej Slovaci," once again led by Laura Avdey, S221 and Elizabeth Groch, S313 and the Colors were retired. National President Cynthia M. Maleski declared the convention closed!

Friday evening delegates and guests enjoyed an evening of fun planned by the Young Adult Committee. Great music and dancing, a photo booth and raffles gave everyone a chance to have a relaxing evening after a day of intense meetings. The committee was led by co-chairs Jamie Coyne, S023 and Margaret Ortiz, S452. The committee members were Laura Drake Rotella, S072; Nancy Dvorak, W008; Paul Dvorak, W008; Shannan Kramer, W187; Theresa Leonard, S161; Cassandra Muffler, S023; and Aimee Perri, S433.

The 2019 Quadrennial Clergy were: Most Reverend Milan Lach, SJ; Right Reverend Douglas Nowicki, OSB; Right Reverend Gary Hoover, OSB; Reverend Frank Basa, Reverend Michael Brunovsky, OSB; Reverend Monsignor Thomas Derzack; Reverend Gerard Gonda, OSB; Reverend Jerome Lajack; Reverend Edward Mazich, OSB; Reverend Thomas Nasta; Very Reverend Monsignor Peter M. Polando and the Very Reverend Monsignor Robert J. Siffrin.

Mass was celebrated on Friday before lunch with Right Reverend Gary Hoover, OSB as principal celebrant. The main convention liturgy was held at the hotel on Saturday evening with Archabbot Douglas Nowicki, OSB serving as principal celebrant.

The banquet followed Mass on Saturday evening. National President Cynthia M. Maleski welcomed delegates and guests and introduced the Mistress of Ceremonies Jamie Elyse Coyne, Co-Chair Young Adult Committee. The National Anthem was led by Elizabeth Groch, S313. Shannon C. Kramer, Young Adult Committee led a Presentation of State Flags that got the evening off to a wonderful start. Archabbot Douglas R. Nowicki offered the Invocation and National Auditor Dennis L. Povondra offered the toast. Following a delicious dinner, National Director Sue Ann Seich introduced the Board of Directors and guests in attendance. The main address was to be given by the Honorable Vincent Obsitnik but he was unable to attend due to health reasons and so his address was delivered by the Very Reverend Monsignor Robert J. Siffrin. Allison Koppel, AFA Chief Operating Officer greeted the convention on behalf of the American Fraternal Alliance. Dorothy L. Urbanowicz, National Auditor made a scholarship presentation and benediction was offered by Abbot Gary Hoover, OSB; Saint Andrew Abbey. The formal program closed with the singing of the Slovak National Anthem led by Elizabeth Groch, S313 and "God Bless America" led by Laura Ann Avdey, S221. Delegates and guests enjoyed both dinner and after dinner music provided by the Gypsy Stringz.



# *Scenes from the 42nd Quadrennial Convention*





## *Scenes from the 42nd Quadrennial Convention*





## *Scenes from the 42nd Quadrennial Convention*





## *Scenes from the 42nd Quadrennial Convention*





## *Scenes from the 42nd Quadrennial Convention*



*More Convention Photos  
in the next Fraternally Yours*



# MATCHING FUNDS ACTIVITIES

## Sr. Branch 161

### Bake Sale at Slovak Fest

Branch S161, Youngstown, OH, used the bake sale at the Mahoning Valley Slovak Fest, August 11, 2019 as its Matching Funds project. Members of the Branch priced and sold over a hundred pastries to the 2,500 people in attendance. The \$1,901 dollars raised will be used to purchase kitchen appliances for the new Our Lady of Sorrows Parish Center. The Center is being built on the site of the demolished convent building and is necessary as the Saint Matthias School, site of previous festivals, has been sold. The parish is comprised of three Slovak Churches: Holy Name, Saints Cyril and Methodius and Saint Matthias.



## Branch W130

### Benefit for the Gassman Family

Officers Shirley Kubik and Bev Colvin from Branch W130 of Clutier, IA presented two checks for a total of \$1,214.26 to Jennifer Gassman on August 18, 2019. In August, the Lodge had a Root Beer Stand at the Clutier Annual Town Festival. The fundraiser raised \$614.26 and the National Office provided matching funds of \$600.

Adam lost his battle with esophageal cancer in July. The proceeds will go towards his medical expenses.



## Sr. Branch 111 Annual Christmas Party

FCSLA Sr. Branch 111 invites members to the Annual Christmas Party and Luncheon on December 1, 2019 at 1 p.m., Mon Valley Country Club. Those interested please respond by November 15, 2019 by email to: [claybaugh@zoominternet.net](mailto:claybaugh@zoominternet.net) or by calling 724-326-8311.

## Septemberfest for Branch W137 Members

Branch W137, Cedar Rapids, IA held Septemberfest at Iowa Brewing Company for adult members on September 8, 2019. Members tasted five different beers along with snacks. Everyone went home with trunk prizes!



## Scholarship Winner from Sr. Branch 424

James R. Dubina, President of S424, Homestead, PA presented their scholarship winner Sarah Fullard with a gift. Sarah is a graduate of Thomas Jefferson High School and is beginning her second year at



California University of PA where she is studying early childhood and special education. Branch 424 officers and members congratulate Sarah for her achievement and wish her much success.



# 14th Annual Mahoning Valley Slovak Fest

By Loretta Ekoniak

The 14th Annual Mahoning Valley Slovak Fest was held on Sunday, August 11. Due to the sale of the former St. Matthias School the festival moved to The Byzantine Center at the Grove. The Grove is at the old Shady Run Picnic grounds just about a half mile down the road from St. Matthias School where the festival was held for the first 13 years. We received many compliments about the new venue which included a Slovak/English Mass onsite which was attended by approximately 250 people, new children's activities, and an indoor basket raffle that was larger than we have ever had before. For the adults, a brand new Café Košice Wine Bar and Bistro provided a place to enjoy a glass of wine, some good Slovak music, a much larger heritage display and a quieter place to sit with friends and take a break from the festival activities. Of course the FCSLA headquarters and many local branches as always, supported our festival with ads in our program and many FCSLA members attended the festival. Sr. Branch 161/Jr. Branch 192 was again one of our corporate sponsors and helped operate the Slovak fraternal's table in the main hall. They also had a Matching Funds project with our wonderful bake sale! I cannot adequately

express how grateful we are for the constant support we get from all of our Slovak fraternal's!

This year's festival was attended by many people wanting to honor their Slovak heritage, learn about the Slovak community, listen to the great Slovak music and polkas provided by Jack Vasko's and Del Sinchak's orchestras, and of course, enjoy the great Slovak food that many can't get at home! We are happy to say the festival was even more successful than we had hoped for and we heard many compliments about the new venue. We are looking forward to celebrating next year's 15th annual festival!



## St. Ann Society Sr. Branch 140 Christmas Dinner

Sr. Branch 140 of St. Ann Society will host the annual Christmas dinner on December 1, at Macaluso's the Lantern in Nesquehoning, PA.

Dinner will be served at 1:30 p.m. Reservations are required. Please call Louise Dunstan at 570-645-4354 before November 20.

Please come early and enjoy the company and good fellowship.



## SCHOLARSHIP WINNERS HONORED BY BRANCHES S161/J192

The ten scholarship winners of S161/J192, Youngstown, OH, were honored at a dinner at the Park Inn, West Middlesex, PA, in August. The Youngstown District annually has a scholarship dinner where all eight Branches host their winners and family members.

Melanie Leonard, President of S161/J192, introduced the J192 winners and presented each with a monetary gift and FCCLA cookbook. Anna Brooke is attending Holy Family School in Silver Lake, OH. She spoke about how much she loved her school and classes. Jack Thomas White of Blessed Sacrament Seelos Academy thanked everyone and was happy his family of ten (including grandparents) were present to share this event with him. Anastacia Viau was the only high school student from the Branch to win a scholarship. She had been a recipient of FCCLA Scholarships in the past. She is attending William Fisher Catholic High School in Baltimore, OH.

College students who already were at their colleges but had family representatives included Brooke Chandler, University of Akron, represented by grandmother, Marie Brooke. Marie also represented granddaughter, Mya Agee, Kent State University, who won the Anna S. Granchay District Scholarship. Marissa Gordon was represented by her grandmother, Rosemary Goodwin, and Justin Pelic, Mount Pleasant, SC, attending University of Florida, was represented by his grandmother, Karen Curtis.

Mark Schuler, New Middletown, OH, graduate student at Youngstown State University, commented on how important FCCLA has been to so many students who received scholarships to help them with financial needs in school. He is majoring in Sports Medicine. While at Youngstown State University, he played football for four years.

Nicole Malkovits attending Youngstown State University was unable to attend. Francisco DeMayo, Chapel Hill, NC, is a graduate student at the Dental School, University of Pennsylvania, and sent an email thanking the Branch for the scholarship.

Melanie told the group that all applicants who did not win a scholarship had been sent a monetary gift and handwritten note thanking them for applying and urging them to apply again next year.

Melanie thanked the parents for their continued interest in their children's education and involvement in the FCCLA.

Photos were then taken of the District winners and Branch winners with their officers.

### **Betty Zajac – Agatha Fabiny – Ann Hruska: Their Legacy Continues**

When District President, Bernadette Demechko, was setting Branch signs on the tables she noticed that Jack Thomas White and Mark Schuler were a great-grandson and grandson of Betty Zajac, now deceased, who had held office and worked for S161 for 30 years. When her son, John Zajac, was a cross-country track coach at Cardinal Mooney High School he would have his athletes practice at Rocky Ridge Field in Mill Creek, every week, in the fall.

Neighborhood boys and girls would join the group and soon over 100 students were running weekly, not competing, but trying to better their own racing times. John mentioned to his mom, Betty Zajac, that the students were thirsty and hungry after running. Betty asked Branch S161 to provide the food and prizes. To this day, for over twenty years, J192 donates \$300 and S161 donates \$200 annually to Dawn Kiraly, Parochial Young Runners, who is now in charge of the program.



**Melanie Leonard presents FCCLA cookbook and monetary gift to Jack Thomas White while Auditor Mary Lou DiPillo, Branch 30, and Vice President Shirley Zura, Branch 344, look on.**

Betty and her entire family have been in volunteer work and were on a monthly schedule to prepare and serve meals at the Dorothy Day House, a place where homeless can stay for several

days enjoying meals, showers, etc. Today, Karen Curtis, (who is a niece of Betty) and husband, Mark, continue volunteer work at the Dorothy Day House. Karen represented her grandson, Justin Pelic, at the dinner.

Betty Zajac, Agatha Fabiny (now residing with her husband at the home of her daughter in South Carolina), and Ann Hruska, who attends FCCLA events locally, were on the Branch Board when major policies were put into place: sending Mothers' and Fathers' Day Cards to 80-year-old members and enclosing a \$20 bill (92 members received

*Continued on Page 17*



**Winners and family representatives from J192 and S161: Front row – Anna Brooke; Back row – L-R: Rosemary Goodwin, Marie Brook, Karen Curtis, Mark Schuler, Bernadette Demechko, Jack Thomas White, Anastacia Viau, Melanie Leonard.**



## SCHOLARSHIP WINNERS

*Continued from Page 16*

cards/money last year); sending the scholarship applicants who were non-winners a note and \$20; using the Villija dinner as the Branch's Senior Activity and paying the \$20 admission fee for 75 members. Many other projects were adopted that continue to be financial benefits to Branch members.

Betty, Agatha, Ann, and those Board members worked diligently and set the tone for the present group of officers who are grateful for their service and dedication to the Branch, District and First Catholic Slovak Ladies Association.



Melanie Leonard and Branch Officers listen to graduate student, Mark Schuler.

## Ryan Grabowski Confirmed

Ryan Grabowski, a member of J202, Greensburg, PA was confirmed by Bishop Malesic at St. Barbara's Church in Harrison City, PA. He is pictured with the Bishop and his godparents Patsy and Patty Zello.



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FIRST  
CATHOLIC  
SLOVAK  
LADIES  
ASSOCIATION

## 96th ANNUAL AMERICAN SLOVAK DAY

On July 18, 2019, the Pittsburgh District of the First Catholic Slovak Ladies Association participated in the Western Pennsylvania Slovak Day Association's 96th Annual American Slovak day at Kennywood Park in West Mifflin. This annual event provides a way for all generations of Slovaks to celebrate the rich culture of the Slovak people.

The gathering offered games for children, Slovak dance performances, Slovak music by Batyi and a Slovak kitchen which provided delicious goodies. Mass was celebrated by Reverend Greg Madeya and many local priests. The Pittsburgh District had a large display featuring sales materials and giveaways. A raffle was conducted for a mystery gift.

Our National President, Cynthia Maleski has been an active leader and member of the Slovak Day Committee at Kennywood Park since at least 1976, when our beloved late National Vice President from FCSLA, Margaret Kuzma asked her to serve. This year, as a member of the Committee, Cynthia led both the American and Slovak National Anthems and helped to MC.

In attendance for the District were Cynthia Maleski, National President; Jerry Holmes, District Financial Secretary; Monica LaFrankie, District Auditor; Judy Fedor, District President; Virginia Holmes, National Trustee; Jim Deak, Jerry LaFrankie and John Gonsiorek, Northeast General Sales Manager.



L-R: Monica LaFrankie, District Auditor; Jerry LaFrankie; Judy Fedor, District President; Cynthia Maleski, National President; Virginia Holmes, National Trustee; and Jerry Holmes, District Financial Secretary.

## Jr. Branch 157 Schedules Annual Activity

Jr. Branch 157 of Monessen will hold their annual event on November 22, 2019. We will sponsor a bus to transport the members from Epiphany of Our Lord Parish in Monessen to the Westmoreland County Fair Grounds to view the Annual Holiday Light Display. Transportation, entrance and snack will be provided. For an additional fee, carriage rides, train rides and pictures with Santa will be available along with visiting several gift shops. For more information call Rosemary Betza 724-684-9778.





# IN MEMORIAM

## Tadeusz Bruce Westawic, U155



Tadeusz Bruce Westawic (AKA Tom West, AKA Bruce Hillman, AKA Dos Gatos, AKA Djadji) passed to a Rest Station of Eternity on December 1, 2018. Tom was originally from South River, NJ and spent the last 30 years and 10 months in Silver City, NM. He volunteered for the U.S. Army and served from 1967 to 1969. While in the Army he earned the National Defense Service Medal, Sharpshooter Rifle M14, Vietnam Service Medal, Vietnam Campaign Medal, Combat Infantryman Badge, and the Purple Heart, and is a Life Member of the VFW. He graduated from Monmouth College (now Monmouth University) in West Long Branch, NJ, in 1973 with a Bachelor's Degree in Science for Computer Science and Math. Tom is survived by his wife, Victoria J. West, his mother, Stephanie Stella Hillman both of Silver City. He is also survived by son Joshua Hillman and wife Jerene, Tallahassee, FL; daughter Elizabeth Mart and husband Andrew; son Jason West, Silver City; daughter Patricia West and husband King Okiri, Silver City; and daughter Rebecca J. West, Chicago, IL; and seven grandchildren; brother-in-law Richard Kirby; Silver City. Because of the importance he placed on education, in lieu of flowers, a Memorial Scholarship in his name will be established at Western New Mexico University. Contributions made in lieu of flowers should be mailed to the Western New Mexico University Foundation, PO Box 1158, Silver City NM 88062. Checks should be made out to the WNMU Foundation with "In memory of Tadeusz B. Westawic" in the note section.

## Joan Marie Mitosinka, S451



Joan Marie (Kasson) Mitosinka, 84, of Co-runna, MI passed away December 1, 2018. Joan Marie was born on February 27, 1934 in Flint; the daughter of John and Dorothy (Kessler) Kasson. Joan graduated from St. Paul Catholic School, was a member of St. Paul Catholic Church and was active throughout many years working on funeral dinners, along with many fish fries at the K of C with her husband Anthony. She married Anthony Victor Mitosinka at St. Mary's in Swartz Creek on June 4, 1955. Joan is survived by her husband Anthony and children Robert Mitosinka, Richard (Mona) Mitosinka, Julie (Tim) Dodd and Joseph Mitosinka; six grandchildren, two great-grandchildren; brother, James (Becky) Kasson; several nieces and nephews and many other loving family and friends. Memorial contributions may be made to St. Paul Catholic Church, St. Paul Catholic School or Grace Hospice.

## Joseph Paul Morgovich, Jr., S88



Joseph Paul Morgovich, Jr., 59, of Washington, PA passed away December 11, 2018. He was born July 23, 1959, to the late Joseph Paul and Antonina (Lena Parnella) Morgovich of Ellsworth. Surviving are his brother, Anthony (Yvonne) of Charleroi; sisters Julie Fruecht (Dan) of Pittsburgh and Christine Zelinsky (John) of Redondo Beach, CA; nephews Ryan Morgovich (Erika) and Jeffrey Morgovich (Jessica); and great-niece Ella

Marie Morgovich. Joe graduated from Bentworth High School and California University of Pennsylvania with a degree in art. His specialty was stained glass. For many years, Joe was a marathon and endurance runner and belonged to South Hills Runners Club. He completed the Chicago, Los Angeles and Pike's Peak marathons. Joe was a member and lector at Trinity Episcopal Church of Washington, PA.

## Donna Marie Behmer, W191



Donna Marie Behmer (DeBower), 85, of Lincoln, NE died December 15, 2018. She was born to the late Walter and Florence DeBower on November 21, 1933 in Schuyler, NE. Donna graduated from Schuyler Central High School in 1951 and from Nebraska Methodist School of Nursing in 1954. After nursing school, Donna lived an adventurous life. She flew to Germany where she married an officer in the Air Force and then traveled Europe before returning home. She eventually settled in Fremont, NE and returned to work as a registered nurse at Fremont Health Medical Center. In 2000, Donna retired and moved to Lincoln, NE. Throughout Donna's life she was of service to others – as a loving mother and grandmother, as a loyal friend, as a caring nurse and as a devout Christian. Donna is survived by five children: Chris Behmer (Kristin) of Golden, CO; Karen Magee (Jim) of Riverside, IL; Spence Behmer (Naomi) of College Station, TX; Katie Miller (Keith) of Lincoln, NE and Carmen Behmer of San Diego, CA and by thirteen grandchildren. She is also survived by her brother, Dean DeBower (Bobbie). In lieu of flowers, we kindly ask that donations be made to Hope Venture or City Impact Charities in Lincoln, NE.

## Pauline L. Skarda, W151



Pauline L. Skarda, formerly of Ames, IA passed away on December 27, 2018. Pauline (Urich) Skarda was born on November 11, 1926, to Louis G. and Mary (Ptacek) Urich in Duncan, IA, a small village in northern Iowa. She attended Ottumwa Heights College, Ottumwa, IA where she received a degree in Business Education in 1944. In 1948 she married Dwight E. Kuhlman, and she and her family eventually settled on a farm near Duncan. Dwight passed away in 1956. Pauline later married Paul J. Skarda, a widower and the father of James and Shirley Skarda in 1965. Pauline and Paul Skarda built a home in Ames, IA and were both active members of St. Cecilia Church for over forty years. Pauline's professional career included 10 years as a legal secretary and 23 years as an administrative assistant to the first president of Des Moines Area Community College in Ankeny, IA. As someone who knew "shorthand," Pauline became a valued and active DMACC Pioneer, the founders of the community college in Ankeny. She was a strong advocate of economic development in Iowa. Pauline went out-of-her-way to befriend everyone – she especially loved working with the DMACC students. Pauline is survived by one son, Paul (Kathryn) Kuhlman, of Washington, IA; one step-daughter, Shirley (Michael) Esch of Burnsville, MN; one step daughter-in-law, Jennifer Skarda, widow of Dr. James Skarda of Iowa City, IA; a sister, Mildred (Jerry) Long-



bons of Carbon Cliff, IL; a brother, Louis (Maxine) Urich of Cottage Grove, MN; numerous nieces and nephews; three grandchildren and four great-grandchildren. The family requests that in lieu of flowers, memorials may be made to Hospice of Washington County.

### Elizabeth Jean "Betty Jean" Matisko, S262



Elizabeth Jean "Betty Jean" Matisko, of New Kensington, PA died December 23, 2018. She was born in Arnold on March 11, 1931, to the late John and Elizabeth (Tirdil) Matisko. Betty Jean graduated from Arnold High School and then West Penn Hospital as a licensed practical nurse. After graduation, she worked at Citizens General Hospital and then at the VA Medical Center before retiring. Betty Jean was an active lifelong member of All Saints Church in Arnold until its closure in 2008, when she became a member of St. Mary's Church in New Kensington. She is survived by her sister, Bernadette Matisko, also at The Willows in Oakmont (and with whom she lived all her life); her brother, John Matisko (Martha), of New Kensington; and her sisters-in-law, Anne Matisko, of New Kensington, and Shirley Garthwaite, of Latrobe. Also surviving are many nieces, nephews, great-nieces and nephews, great-great-nieces and nephews and cousins. Memorial contributions may be made in Betty Jean's memory to Meals on Wheels or a charity of one's choosing. Betty Jean will be remembered for the caring devotion she gave to her patients and to her family members – most especially to her mother and to her sister, Bernadette, until she was no longer physically able to do so.

### Edmund B. Koranda, W107



Edmund B. Koranda, 90, of Malmo, NE entered into eternal rest December 31, 2018. He was born December 10, 1928 in Malmo to Alois "Louis" and Josephine (Havlovic) Koranda. He attended St. John Catholic School in Prague, NE. Edmund was a life-long farmer in the Malmo area and also worked in the maintenance department at the Civic Center in Wahoo during the 1990's. He was a member of Saints Cyril & Methodius Catholic Church in Plasi, NE, where he sang in the choir, a member of the First Catholic Slovak Ladies Association (FCSLA), Nebraska Czechs, Chapter in Prague, NE and the Nebraska Nut Growers Association. Edmund is survived by his sister, Lucille (Edward) Kremlacek; niece, Christine (Doug) Kavan; one great-niece and six great-nephews and their families.

### Dr. Paul M. Kuzma, Jr., S344



Dr. Paul Kuzma Jr. died on October 24th, 2018. He was a resident of Beaver Falls, PA. Dr. Kuzma, 71, was born June 17, 1947, in Youngstown, OH, the son of the late Mr. Paul Kuzma Sr. and late Mrs. Helen D. Kuzma and is preceded in death by his late sister Norma Jean Kuzma. He graduated in 1965 from Ursuline High School and in 1969 from George Washington University with a Bachelor's Degree in Science. He then went on to receive his Medical Doctorate from the University of Autonoma De Guadalajara in Mexico, School of

Medicine. He was a Board certified Surgeon in Ophthalmology and practiced in Beaver County, PA for almost 40 years. He was avid serving his community by teaching Spanish and English to people of all age groups. His hobbies were oil painting, drawing, photography, cooking, and gardening...but most of all he loved nature and was passionate about reading. Dr. Paul M. Kuzma Jr. was a spiritual and religious human being. He leaves to cherish and hold on to his memory his wife, Mrs. Rosa Kuzma; two children, Matthew and Catherine Thompson who will miss him very much; his cousins George Jarbeck, Dolly Kuzma Teleis, Shirley Seymour, Jerry and Leonard Kuzma, Charles Severn, Robert, John, and Steve Bednar and children; and Uncle Steve from Florida.

### Carol Ann (Tippett) Fischer, S066



Carol Ann (Tippett) Fischer, 83, lifelong resident of Elizabeth, IL passed away January 13, 2019. Carol was born September 19, 1935, the daughter of Ralph and Dorothy (Ertmer) Rife in Freeport, IL. She is a graduate of the Elizabeth High School. On December 15, 1951, Carol married Nolan Tippett at St. Mary's Catholic Church in Elizabeth. Together they raised seven children and celebrated 44 years of marriage until Nolan's death on March 10, 1996. Carol later remarried to Donald Fischer on November 17, 2001. Donald passed away on August 30, 2014. Carol was a homemaker who cherished taking care of her family. She also worked as a cook and teacher's aide for River Ridge School in Elizabeth for 17 years until her retirement in 2000. Carol enjoyed cooking, golfing, snowmobiling in West Yellowstone, attending Mass and Church functions, her daily devotional, Rosary, and prayers with her sister, Connie. Carol will be dearly missed by her seven children, Richard (Karen) Tippett of Elizabeth, Cindy (Herb) Wilson of Monroe, WI, Mike Tippett of Rockton, IL, Russ (Chris) Tippett of Lena, IL, Lori (Terry) Patterson of Elizabeth, Renee (Larry) Walls of Loves Park, IL and Jason (Stacey) Tippett of Lena, IL; three stepchildren, Joanne Haas of Mt. Carroll, IL, Randy Anderson of Moline, IL and Steve Fischer of Coconut Creek, FL; 16 grandchildren; 10 great-grandchildren; a step-grandson; and a step-great grandson; five brothers and sisters, Connie Ertmer of Omro, WI, Tom (Nancy) Rife of Elizabeth, IL, Marg (Tom) Gulovich of Appleton, WI, Jack (Deb) Rife of Lena, and Julie (Randy) Jobgen of Galena, IL. In lieu of flowers, memorials are requested for FHN Hospice, Freeport, IL in Carol's memory.

## St. Ann Lodge Branch 114 Christmas Party

St. Ann Lodge Branch 114 will hold their Annual Meeting and Christmas Party on Sunday, December 15 at 1:00 p.m. at the American Slovak Club, 2915 Broadway in Lorain, OH. All members are invited and encouraged to attend. Please make your reservations by calling Bernie Danevich at 960-2605 or Marge Thomas at 288-1492. You may also respond to Marge at [mugsann@gmail.com](mailto:mugsann@gmail.com). Deadline is December 11.



# **FIRST CATHOLIC SLOVAK LADIES ASSOCIATION**

## **EXECUTIVE COMMITTEE FIRST QUARTERLY MEETING**

### **National Headquarters, Beachwood OH – May 7, 2019**

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

National President Cynthia M. Maleski called the meeting to order at 9:34 a.m. at the national headquarters, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando was asked to open the meeting with prayer.

#### **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 joined via phone. 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 National Director Jeanette E. Palanca seconded to approve the agenda as presented.

**MOTION ADOPTED**

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

President Maleski noted the minutes were distributed in advance and if there are no corrections, then the minutes will stand as approved.

**APPROVED**

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

##### **Strategic Plan**

The March strategic planning meeting was successful. We wish to thank National Editor Carolyn Bazik for facilitating this session. At the direction of the National President as a transition from this board to the new board this strategic planning session now will act as a transition. Management will extend our current plan for the next 12-18 months. In the new plan we may include change planning and operational planning.

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

This will be held on May 9, 2019, and we plan to host a dinner the night before for information sharing. It allows the leaders to talk about their district in an informal setting. At the meeting, our leadership team will present to the attendees an update on our association as well as a snapshot on financial, sales, convention, scholarships, and a variety of featured programs. We will have Mass and May crowning. Our outside marketing firm will conduct a focus group of the District Presidents. We will also conduct a member focus group with the guests.

#### **AM Best Interview**

The interview is scheduled for June 7, 2019 and will focus on balance sheet strength, operating performance, business profile, and enterprise risk management. The process is more rigorous than last year.

#### **Development Plan for Employees**

Managing Officers and Insurance Manager and IT Coordinator have taken a 3 pronged approach to include: ongoing support for job related licenses; attendance and participation in professional conferences, seminars, workshops, and webinars; and development of an employee's various skill sets.

#### **2019 Quadrennial Convention**

Katherine Bowes, Special Projects Coordinator is the key staff person for convention matters and we have developed a tentative calendar from October 3 through October 6, 2019. We have received numerous bylaw proposals and the deadline for all bylaws presented at the convention has passed. The donation request deadline has also passed and we have received donation requests. The delegate application deadline has passed and now the next step is the certification and credentialing process. All district representatives to compensation committee have been made except Louise Yash District, at this time. At large delegates need to be selected. Per the bylaws, there is a required verification process for candidates for the national officer positions; for the 2015 convention we used Corporate Screening. President Maleski recommends that we use this company to verify credentials for employment and education. Director Palanca made a recommendation to hire Corporate Screening Company for verification of the national officer positions and Trustee Waller seconded the recommendation.

**MOTION ADOPTED**

After the Special Meeting of the Board of Directors ended at 10:30 a.m., and a short recess; the Executive Committee reconvened at 10:45 a.m.

#### **President's Report (Continued)**

##### **PUNA and PWAA Advisory Boards**

PUNA Advisory Board met primarily in regard to scholarships. There were questions in regard to the principal vs fraternal membership. The PUNA Advisory Board and group are planning its debutante ball for the fall.

Merger partner PWAA chose not to have an advisory board at this time. We recently met with two cluster groups of former PWAA members via phone in April in order to continue to integrate members from merger partner PWAA. Questions were asked and answered. It was decided that we will have a call every 2-3 months.

##### **2017 CSO Mortality Table Plan Project**

President Maleski stated that the SPWL filings have been made to appropriate bodies. We held internal meetings regarding the whole life products. We are approaching our



analysis on these products the same way we approached the SPWL product development process. We will review assumptions and need to file and have them approved by the end of year. As Chair, Executive Committee, President Maleski is recommending to the Board of Directors that they provide the managing officers the authority to make the filings before the IIPRC and the other various states with similar assumptions approach to meet the December 31, 2019 deadline.

#### **MOTION ADOPTED**

#### **Fraternal Committee**

President Maleski noted that she has asked our Fraternal Director to meet with various members of Executive Committee, as desired after this meeting in a consultative role to provide feedback for the definition of an active branch.

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

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

#### **MOTION ADOPTED**

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

Treasurer Hudak presented the Treasurer's Report as of March 31, 2019.

#### **Supplement 1**

#### **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. At the end of March, our assets were \$998 million. As our National President stated, we have reached the \$1 billion mark in April, 2019.

Treasurer Hudak reviewed the Income Statement Analysis and Balance Sheet Analysis, the Balance Sheet and Income Statement. 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 first quarter 2019 Budget vs Actual.

#### **First Quarter 2019 Budget vs Actual**

Controller Rando reviewed the first quarter 2019 Budget vs Actual report by discussing the life business, annuity business, general expenses and highlighted variances. Questions and comments were asked and answered.

Controller Rando was excused from the meeting.

#### **Acquired Securities Report**

Treasurer Hudak reviewed the acquired securities where we invested \$12 million dollars since our last Executive Committee meeting. Treasurer Hudak also reviewed the credit watch list. A number of questions were asked and answered.

Chaplain Monsignor Polando was excused for Mass at 12:09 p.m.

President Maleski entertained a motion to accept the Na-

tional Treasurer's report. Director Palanca moved to accept the National Treasurer's report, seconded by Trustee Waller.

#### **MOTION ADOPTED**

Lunch recess was called at 12:26 p.m. The meeting reconvened at 1:04 p.m. with all in attendance. President Maleski called the second half of the second quarterly Executive Committee meeting to order.

#### **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 third quarter of 2019 remain the same as second quarter of 2019 and listed below:

#### **Elite products**

Elite Silver – 5 yr. 3.25% APY

Elite Gold – 7 yr. 3.50% APY

Elite Platinum – 10 yr. 3.75% APY

The rates for newly issued SPIA's remain the same.

Elite Silver – 5 yr. 3.00% APY

Elite Gold – 7 yr. 3.25% APY

Elite Platinum – 10 yr. 3.50% APY

The rates for the legacy products remain the same.

Legacy 1.0% – 1.00% APY

Legacy 3.0% – 3.00% APY

Legacy 4.0% – 4.00% APY

Legacy 3.5% – 3.5618% APY

Legacy 4.5% – 4.6025% APY

Trustee Holmes moved and Chaplain Monsignor Polando seconded this motion.

#### **MOTION ADOPTED**

#### **Executive Committee Meeting Dates**

Third Quarterly Meeting – August 7, 2019

Fourth Quarterly Meeting – November 12, 2019

#### **Adjournment and Prayer**

Trustee Waller moved and Director Palanca seconded to adjourn the meeting. Meeting adjourned at 1:43 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

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



## PITTSBURGH DISTRICT HELD SUMMER MEETING

The Pittsburgh District held its summer meeting on July 28, 2019 at Salvatore's in Pleasant Hills, PA, hosted by Branch S278, Greenfield, PA.

President Judy Fedor opened the meeting with the pledge of allegiance to the flag. Recording Secretary Angela Hanyak led the members in "God Bless America". Father Ed Mazich, District Chaplain led the prayer before the meal.

Following the luncheon, Father Ed conducted a prayer service to our patroness, St. Anne. Branch S278 Secretary, Judy McLaughlin introduced her officers. The District expressed appreciation for the excellent lunch and presented a check for the District's contribution and a Mass for branch S278 members.

Secretary Angela Hanyak took roll call and read the minutes from the April Meeting. Financial Secretary Jerry Holmes reported on the treasury. Larry Golofski, National Director, updated the members on home office business. President Fedor touched on the convention. More details will be discussed at the September meeting. The new district matching funds project was discussed.

Our National President, Cynthia Maleski, gave an excellent and detailed presentation showing the progress and successes of our Association over the past four years.

Virginia Holmes, Chair of the Nominating Committee came forward with her members, Marlene Vavrek and Judy McLaughlin. They presented the slate of nominees for positions on the District board and called for any additional nominations from the floor. The slate presented by the Nominating Committee was accepted. The incoming District Officers will be installed at the September meeting.

National Officers in the district who will be running for national office at the convention were invited to step forward and speak briefly to the members.

District drawings were held and Branch S278 distributed prizes. The meeting was adjourned and closed with prayer led by Father Ed, and "Hej Slovaci" led by President Maleski.



National, District and Branch 278 officers.

## REPORT OF THE FCSLA NATIONAL TREASURER

### BALANCE SHEET AS OF JUNE 30, 2019

<b>ASSETS</b>	
Cash & Short Term Investments	\$ 38,760,127
Bonds	941,189,067
Preferred Stock	2,090,565
Common Stock	6,561,205
Investment Income Due & Accrued	13,878,518
Property Plant & Equipment, Net	5,060,047
Certificate Loans & Accrued Interest	2,404,953
Other Assets	1,036,357
<b>TOTAL ASSETS</b>	<b>\$ 1,010,980,839</b>
<b>LIABILITIES</b>	
Life Reserves	\$ 299,420,936
Annuity Reserves	582,864,260
Death Claims Payable	3,241,591
Unearned Premiums	448,731
Matured Endowments	392,775
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,752,807
Accrued Convention Donations	924,000
Provision for Future Conventions	560,023
Asset Valuation Reserve	9,330,127
Interest Maintenance Reserve	517,542
Other Liabilities	1,900,070
<b>TOTAL LIABILITIES</b>	<b>\$ 905,752,862</b>
Surplus	\$ 105,227,977
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>\$ 1,010,980,839</b>

### INCOME STATEMENT

#### For the Six Months Ending June 30, 2019

<b>REVENUE</b>	
Insurance Premiums	\$ 2,535,428
Annuity Premiums	24,495,682
Investment Income	24,603,325
Amortization of Interest Maintenance Reserve	64,310
Rental Income	182,155
Other Revenue	7,385
<b>TOTAL REVENUE</b>	<b>\$ 51,888,285</b>
<b>EXPENSE</b>	
Increase in Reserves — Life	\$ 660,936
Increase in Reserves — Annuity	18,432,842
Insurance Benefits	4,788,908
Annuity Benefits	17,462,556
Commission Expense	744,543
Surrender Benefits	1,802,932
Post Mortem Benefits	876,304
Miscellaneous Member Benefits	41,798
Matured Endowments	82,312
Donation Expenses	60,564
Change in Accrued Convention Donations	126,000
Convention Expenses	78,369
Bank Service Charges	66,893
Data Processing Service Fees	107,638
Accounting Fees	107,336
Actuarial Fees	212,595
Legal Fees	27,154
Consulting Fees	52,633
Branch and District Funding	382,048
Fraternal Activities	61,258
Official Publications	298,894
Scholarship Awards	136,998
Miscellaneous Employee Benefits	274,214
Fees — Directors	82,774
Salaries — Employees	1,024,045
Salaries — Officers	267,776
Interest Expense	180,332
Tax Expense	109,044
Depreciation Expense	118,947
Utility Expense	50,170
Postage and Printing	185,968
Advertising	47,323
Travel Expense	45,465
Insurance Department Fees	42,057
Sales Promotion	79,129
Rental Expense	182,155
Other Expense	320,941
<b>TOTAL EXPENSE</b>	<b>\$ 49,621,851</b>
<b>Income (Loss) from Operations</b>	<b>\$ 2,266,434</b>
Dividends to Members	696,200
<b>Subtotal Income (Loss)</b>	<b>\$ 1,570,234</b>
Capital Gains (Loss)	(181,049)
<b>NET INCOME (Loss)</b>	<b>\$ 1,389,186</b>





## Impress Your Holiday Guests

### BALSAMIC-GLAZED BABY CARROTS

- 2 lb. baby carrots
- 1 tablespoon olive oil
- salt and pepper
- 2 tablespoons white or traditional balsamic vinegar
- 1 tablespoon sugar

Preheat oven to 400 degrees. With vegetable brush, scrub carrots and rinse under cold water. Pat dry with paper towels.

In 15½" by 10½" jelly-roll pan, toss carrots with olive oil, ¼ teaspoon salt, and ½ teaspoon freshly ground black pepper. Roast 25 minutes. Stir in vinegar and sugar until carrots are coated. Roast 6 to 8 minutes longer or until carrots are tender and sugar has dissolved.

### SWEET POTATO SALAD

- 3 large sweet potatoes, peeled and cubed (about 2 lb.)
- 1 small red onion, thinly sliced into half moons
- 2 tablespoons extra-virgin olive oil
- Kosher salt
- Freshly ground black pepper
- ½ cup dried cranberries
- ½ cup crumbled feta
- ¼ cup freshly chopped parsley

#### DRESSING

- 2 tablespoons apple cider vinegar
- 1 tablespoon Dijon mustard
- 1 tablespoon honey
- ½ teaspoon ground cumin
- ¼ teaspoon ground paprika
- ¼ cup extra-virgin olive oil

Preheat oven to 400 degrees. On a large rimmed baking sheet, toss sweet potatoes and red onion in oil then season with salt and pepper.

Distribute them evenly on sheet in a single layer. Bake until tender, about 20 minutes. Let cool for 10 minutes then transfer to a large bowl.

Meanwhile, make dressing: In a small bowl, whisk together vinegar, mustard, honey, and spices. Gradually pour in oil, whisking constantly until emulsified. Season with salt and pepper.

Toss sweet potatoes with dressing, cranberries, feta, and parsley. Serve warm or at room temperature.

### ROASTED GARLIC MASHED POTATOES

- 1 whole garlic bulb
- 2 cup chicken broth
- 5 potatoes
- 2 tablespoons chives

Cut off the top of the garlic bulb. Drizzle with about 2 tablespoons of the broth. Wrap the bulb in aluminum foil and bake at 350 degrees for 1 hour or until softened.

Place the broth and potatoes in a 3-quart saucepan and heat to a boil over medium-high heat. Reduce the heat to medium. Cover and cook for 10 minutes or until the potatoes are tender. Drain, reserving the broth.

Mash the potatoes with 1¼ cups of the broth, 2 or 3 cloves of roasted garlic. Add additional broth, if needed, until desired consistency is reached.

### TURKEY STUFFING NACHOS

- 1 bag Ruffles potato chips
- 1 cup Gouda
- 1 cup cooked, shredded turkey
- 1½ cups leftover stuffing
- 1 can cranberry sauce
- ½ cup turkey gravy

Preheat oven to 375 degrees. As it heats, spread potato chips on a parchment-lined baking sheet. Top with half of the cheese, turkey, and stuffing. Top with more chips and remaining cheese, turkey and stuffing. Bake until the cheese has melted, 8 to 10 minutes.

Top with dollops of cranberry sauce and garnish with a drizzle of turkey gravy.

### DOUBLE-CORN SPOONBREAD

- 1½ cup water
- salt and pepper
- 1½ cup whole milk
- ¾ cup stone-ground cornmeal
- 1½ tablespoons margarine or butter
- 2 large eggs
- ½ teaspoon baking powder
- 2 green onions
- 1½ cups corn kernels
- 3 tablespoons Parmesan cheese

Preheat oven to 400 degrees. Grease shallow 1½-quart casserole.

In 4-quart saucepan, heat water, ½ teaspoon salt, and half of milk to boiling on high. Reduce heat to medium-low and whisk in cornmeal in slow, steady stream. Cover

and simmer 10 minutes or until mixture is very thick and pasty, whisking frequently.

Remove from heat and whisk in margarine or butter until melted. Continue whisking and add remaining milk in a slow, steady stream. Whisk in eggs, 1 at a time, then baking powder.

Stir in green onions, corn, Parmesan, and ¼ teaspoon pepper until mixed. Transfer to prepared dish and spread in smooth, even layer. (Casserole can be cooled, then covered and refrigerated, up to 4 hours before baking.) Bake 45 minutes to 1 hour or until golden and knife inserted in center comes out clean. Garnish with green onions.

### CHEESECAKE STUFFED APPLES

- 4 tablespoons melted butter
- 2 tablespoons brown sugar
- 1 teaspoon cinnamon, plus more for dusting
- 4 large baking apples, tops sliced, insides scooped
- 2 blocks cream cheese, softened
- ½ cup powdered sugar
- ½ teaspoon pure vanilla extract
- Crushed graham crackers, for garnish

Preheat oven to 400 degrees. In a small bowl, mix together melted butter, brown sugar, and cinnamon.

Place apples in a baking dish and brush butter mixture onto apples. Bake 20 minutes.

Meanwhile, in a large bowl, beat cream cheese, sugar, and vanilla until creamy. Spoon mixture into stuffed apples and bake 10 minutes more.

Garnish with cinnamon and crushed graham crackers and serve.

### ROŽKY

- 1 lb. butter or 1 lb. margarine, softened
- 3 (3 oz.) packages cream cheese, softened
- 1 cup sour cream
- 4 to 5 cups flour
- granulated sugar

#### FILLING

- 1 (8 oz.) bag of shelled walnuts, ground fine
- 1 cup brown sugar
- 1 egg white, beaten

Cream butter and cream cheese together. Add sour cream and mix well. Add flour gradually until dough is firm. Refrigerate overnight.

Preheat oven to 350 degrees.

Combine filling ingredients. If too dry, add a little milk. Roll out small portions of dough in granulated sugar to about ⅝" thick, about 2½" diameter each.

Place 1 to 2 teaspoons of filling in middle of each circle and pinch 2 sides together in the center to seal.

Bake on cookie sheet for about 15 minutes.





PERIODICAL

11/19

## **The FCSLA Mission Statement**

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

## **The FCSLA Vision is to:**

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