



Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 106, NO. 3

DECEMBER 2019



Merry Christmas

The First Catholic Slovak Ladies Association Officers and Board of Directors
wish you a Blessed Christmas and a very Happy New Year!

ŽENSKÁ JEDNOTA

Fraternally Yours, ŽENSKÁ JEDNOTA®



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Why I Like Christmas!

Christmas is something new that comes each year to an old world
It is like new fallen snow upon an old tree; A new flower on an old plant;
New shoes on aching feet; A new home in an old town;
A new light on a dark street; New hope in a hopeless situation.

Christmas was introduced by a prophecy, heralded by the song of an angel,
and announced by the birth of a Savior.

I like Christmas because it sparkles & glows.
It comes only once a year, and still its radiance warms the child's heart and
fills his mind with pleasant dreams of joy and happiness.

I like Christmas because Christmas is Christ.
I see the beauty of the gospel unfold within my heart,
which began in Bethlehem of Judea
when HIS spirit glorified that little town, and
HIS coming sanctified a lowly manger.

Christmas bears Christ's name, symbolizes
His love, proclaims his truth, and showers His gifts upon the world.
Although Earthly Kings ignored him, and the proud could not understand him,
the common people heard him with hungry hearts, and gladly received him.

I like Christmas because it meets my deepest needs!
It cures me of greed, and selfishness, fills my empty soul with peace
and compassion, and renews my faith and hope in an erring world!
May Christmas time mean more to you than gifts on Christmas morn
May you feel the peace the whole world knew when Christ the Lord was born.

May you know the special gladness and hope that came to men
And may it thrill your heart just now as Christmas comes again

MERRY CHRISTMAS AND GOD BLESS YOU MY FRIENDS.

Until next month,
Warmly, Carolyn

THE HOLY INNOCENTS

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

Dear Sisters and Brothers,

Much focus is given to the Advent Season preparing for Christmas and the birth of the Lord. But the Church also celebrates the Octave of Christmas, beginning with Christmas Day itself and ending on January 1st. The Feast of the Holy Innocents is celebrated on December 28, the fourth day of the Octave of Christmas when the Church celebrates the memory of the small and innocent children of the neighborhood of Bethlehem who were put to death by Herod.

King Herod was reigning in Judea at the time of the birth of Our Savior. He was the most cruel and cold-blooded ruler of his time. He was also very insecure and feared that another would take his throne. The Magi, who were known to be astrologers, arrived in Jerusalem inquiring about a newborn child who was prophesied to be "King of the Jews." They had seen his star in the eastern sky and came to pay him homage. When Herod learned that the three Wise Men had come to Jerusalem in search of the newborn King of the Jews, he immediately became troubled. He was aware of the prophecy

which made him nervous. He felt his throne was in danger. He told the Wise Men once they found the child, to bring him word so that he took might go and adore Him. Of course we know that was not his true intention.

The star that had guided the Magi then reappeared over Bethlehem where they followed and found the infant and adored him. They recognized the Christ Child's divinity and offered Him their royal gifts. God then warned them in a dream afterwards not to go back to Herod, so they returned to their lands by a different route. Saint Joseph too was warned by an angel to take the Child Jesus and Mary and flee into Egypt, "for it will come to pass that Herod will seek the child to destroy him."

Herod was furious when he learned the Magi had tricked him. He called his chief priests and scribes who were experts in Jewish law and asked where this so-called Messiah was to be born. Based on prophecies, they named Bethlehem of Judea, which was the city of David. In a rage Herod gave orders that every boy two years of age and under in Bethlehem and the surrounding area should be killed. According to the gospel of Matthew, the massacre fulfilled the words of the prophet Jeremiah that had prophesied this event: "A cry was heard in Ramah, sobbing and loud lamentation: Rachel bewailing her children; no comfort for her since they are no more."

During the Octave of Christmas the Church celebrates the memory of these small children. Some may wonder why God permitted this massacre. On a level of deep faith, we must strive to understand the witness that these innocent children gave. They are regarded as martyrs because they not only died for Christ but in His place. The Church honors not only these Holy Innocents but all who die in a state of innocence, especially very young children and babies. Included in this are the millions of unborn children who are sadly killed through abortion.

The Feast of the Holy Innocents is celebrated as a way of saying that God has transformed this tragedy into something glorious. The Church looks to the glory of these innocent children who attained the grace of everlasting life. As Saint Augustine stated, "The precious death of any martyr deserves high praise because of his heroic confession; the death of these children is precious in the sight of God because of the beatitude they gained so quickly. These then...are justly hailed as 'infant martyr flowers'; they were the Church's first blossoms...." Rightfully the Holy Innocents are the patron saints of babies.

A point of interest: Many of you are familiar with the "Coventry Carol" that is sung during Christmas. It dates from the 16th century. You probably have not paid attention to the lyrics, but the hauntingly beautiful carol, which is traditionally sung *a capella*, refers to the massacre of the Holy Innocents.

Enjoy the time spent with your families during Advent and throughout the Christmas Season. As you sit down for your traditional Vilija meal, enjoy your bobalky, mushroom soup and pirohy. Don't forget the oplatky and honey! Most importantly kiss your children and babies often and bless each of them with the Sign of the Cross.

Vesele Vianoce! Merry Christmas!

Branches Z128 & Z132 Annual Christmas Tree Decorating



Officers from Branches Z128, Andrea Torok, Lucy Petkowski, Virginia Michalik, and Z132, Diane Svitko decorated a Christmas tree with festive Polish ornaments at the Indiana Welcome Center in Hammond, IN. Dolls dressed in traditional Polish folk costumes were displayed under the tree. Thirty-five local organizations were chosen to participate in this annual event. The Visitors Center features "A Christmas Story" Comes Home exhibit with six animated window displays from Macy's Department Store in New York. The different scenes are from the movie "A Christmas Story", which was written by Hammond, IN native Jean Shepherd, based on his childhood experiences. The decorated Christmas trees and exhibit are displayed during the months of November and December.

Message from our National President

CYNTHIA M. MALESKI



Dear fellow members,

As we wind down from our 42nd Quadrennial Convention held in Tampa, Florida, I just finished signing a total of 125 donation checks to a variety of charitable organizations. These donation requests were approved by the delegates upon recommendation of the convention donation committee. Specifically, the convention delegates awarded donations to

58 churches, 30 schools, 10 religious orders/ministries, 6 Slovak/cultural organizations and 21 community organizations for a total amount of \$1 million. We hope that these funds will assist these organizations in their mission for long term stability. We are grateful to all who serve our society with stewardship in mind, so we are able to continue in this noble mission of giving both in dollars, time and talent in the communities where our members live and work!

As we enter this advent season, first and foremost, let us all participate in the fine liturgies, services and gospel readings which our Church offers us. I hope that all of us will continue to preserve our time-honored customs and traditions which anchor our lives and bring both cherished memories of our childhood, our families and homes.

In addition to attending Christmas Mass to celebrate the birth of Jesus, the Savior of the world, Christmas is a time to practice these time-honored traditions which date back to our ancestral homes and when many of our immigrant families came to America. One of these time-honored traditions is Christmas Eve supper "Vilija" or "Wigilia" in Polish.

In our house, we dress in our best attire, put out the best china and silver, and the best white tablecloth and linens. Everyone waits in anticipation as we light the first candles and pray Christmas prayers for living and deceased members of our family. The eldest child goes from person to person, breaking oplatky with everyone present and places the sign of the cross on the forehead of each person with the oplatky, dipping honey, to welcome the baby Jesus into our hearts and homes.

For generations, our meal has always consisted of

oplatky, wine, clear mushroom soup, bobalky, sauerkraut, apples, walnuts, poppyseed and nut rolls and sweet raisin bread.

As we celebrate and share together every year, we strengthen our bond together for both good and bad times. Let us be grateful for how fortunate we are to be part of a family where we love each other, no matter what, and we belong to each other.

I am grateful for the resounding support and vote that I received in my re-election as National President (CEO) of this noble association. As time goes on in my service to First Catholic Slovak Ladies Association, I appreciate even more the hard work, diligence and wisdom that our leadership and employees and volunteers bring in dedication and commitment to our noble cause. Thank you again!

On behalf of my family to yours, Merry Christmas and Happy New Year!

Cynthia M. Maleski
National President (CEO)

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.

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 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 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.

FCSLA NATIONAL PRESIDENT CYNTHIA MALESKI ANNOUNCES THE NEW 2019

Branch Membership CHALLENGE!

July 1 - December 31, 2019

Goal: For every branch to accept **5** new members

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

Last Month to Qualify!!!

Grand Prize
TWO WAYS TO WIN!

1. Branch with the highest number of new members by December 31 **WINS!**
2. Branch with the highest % of new members by December 31 **WINS!**

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



Joy
TO THE
World
The Lord
HAS COME

BOARD OF DIRECTORS

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Congratulations Anna M. Hudock, 2019 Fraternalist of the Year!

Anna M. Hudock was nominated by Magdalen I. Iskra, Secretary of Sr. Branch 172 and President of the Magdalen I. Iskra District.

Anna M. Hudock of Sr. Branch 172 Wilkes-Barre, PA is the Treasurer of the Magdalen I. Iskra District. She never misses a Branch or District meeting and provides very detailed treasurers' report.

This past year she served as chairperson of the District Scholarship Luncheon – which honored sixteen young scholars from the Wilkes-Barre area. As chairperson she made all the arrangements for the luncheon including creating the program and advertisement. She is a retired school teacher and continues to aid and assist in promoting and encouraging our junior branch members with their education. Her articles that are submitted to our *Fraternally Yours* monthly publication reveal's her passion and dedication to FCSLA and our members.

Anna assisted with our Annual All Seasons Luncheon. She took the reservations and set up the raffle. She actively participates in many of the Matching Funds projects not just for her branch S-172, but for the various branches in the district. She is involved with the Flag Day activities at the Wilkes-Barre VA Medical Center which includes the program agenda, BINGO, and setting up refreshments. Anna is a real team player! She also has a Restricted Fraternal License to sell insurance in Pennsylvania for FCSLA.

She is very active in St. Andre Bessette Parish. She was recognized for her dedicated service at the annual Volunteer Appreciation Dinner honoring all the parish volunteers. This past year she was voted Volunteer of the Year. She is a lector, extraordinary minister of communion at the church and at Wilkes-Barre General Hospital, member of the choir, belongs to a faith sharing group in the parish and participates in all the fundraising events for the parish. She serves as coordinator of the Social Justice Council. As coordinator, she oversees the annual Mass of Remembrance, Holiday Giving Tree Project, Ash Wednesday Fish Dinner, Blessed Baskets at Easter, projects to benefit pro-life, visits parishioners who are homebound or reside in nursing homes and distributes food vouchers to the needy during the year and holidays.

She led the Social Justice Council as they raised funds and donated 200 pairs of socks to the veterans at the Wilkes-Barre VA Medical Center this past Christmas, sent 8 care packages to U.S. soldiers in Kandahar, and provide birthday, Christmas and Easter gifts for the boys at The Bennet Home, which is a facility of the Children's Service Center. They also throw birthday parties for the boys.

Anna also volunteers at St. Vincent de Paul Kitchen and Keystone Mission where she serves meals to those in need. Anna also participated at the Multicultural Festival in



Wilkes-Barre. She conducted tours of the Rev. Josef Murgaš Room at Kings College. Anna's Slovak heritage is very important to her. She serves as a board member and recording secretary of the Slovak Heritage Society of Northeastern Pennsylvania which helps her promote the Slovak language and customs. She was recently inducted into Delta Kappa Gamma, an international society for key women educators.

Anna is named after our Association's patron saint, Saint Ann, mother of the Virgin Mary. Her middle name is Mary, the patron saint of Branch S172. Anna has lived her life promoting the temporal and spiritual welfare of FCSLA

members and members of her parish St. Andre Bessette, being a worthy and faithful member of the Catholic faith.

Anna has continuously enrolled family and friends into our wonderful FCSLA. She always abides by the Association's Constitution and the laws of the Catholic Church and the United States of America.

In conclusion, Anna never misses a Branch or District Meeting. She has dedicated her life to her Catholic faith (she attends daily mass in all kinds of weather), her church, Slovak Heritage Society of Northeastern Pennsylvania and First Catholic Slovak Ladies Association. As you can see she is most deserving of this great honor and privilege of being awarded FCSLA 2019 Fraternalist of the Year.

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.

A GREAT FEELING OF SOLIDARITY

When Joann Skvarek Banvich, National Director received a phone call from Evelyn Lisek, President of Branch Z562 prior to July 14th she immediately provided the phone number of Agnes Chervenak, President of S409. Agnes was very instrumental in this years' Indiana Slovak Day Celebration since the passing of Betty Yurechko, retired FCSLA National Director. Betty and her husband Carl had chaired this event in the Diocese of Gary, IN for years. Evelyn, who personally supported this event in the past, met with her officers, Jeanette Kesel, Secretary and Carolyn Lisek, Treasurer and concluded that now that they have merged from the Polish Women's Alliance of America into the First Catholic Slovak Ladies Association they wanted to create a feeling of solidarity. Evelyn Lisek, President of Branch Z562 of Gary, IN attended the Slovak Day Celebration, where she presented members of the Committee which included Jason Yurechko, grandson of Betty and Carl, Agnes Chervenak, Betty Ortiz and Joann Skvarek Banvich a significant donation to Slovak Day that will be used in the Betty and Carl Yurechko Scholarship fund at the local Catholic High School. The crests of Towns and Villages in Poland serve as a perfect back drop for this exciting moment. Other Slo-

vak Day committee members are also from various branches of the Okres Helen Kocan, District #6 in Lake County, IN, and Joliet, IL. Thank you to Evelyn Lisek Branch Z562 and her Officers for this grand gesture and the great feeling of solidarity.

The 46th Annual Slovak Day Celebration took place on Sunday, July 14th. The event has

moved to various locations over the years, but has been in the past several years held at the Salvatorian Fathers Our Lady of Czestochowa Shrine. Mass began the day in the Shrine Church which displays a large image of Our Lady of Czestochowa behind the altar as seen in the pictures provided. The hall contains beautiful decorations of Polish Town and Village Crests throughout. The grounds also include a museum, a prayer grotto, and an outdoor picnic area. Although the cooks are all Polish and mostly speak in Polish, the signs for the food change from Golabki to Holubky, and Pierogi to Pirohy along with a variety of other ethnic dishes shared by both cultures. This year the entertainment usually provided by Slovak Dance Groups throughout the U.S. and Canada was provided by the Hoosier Strings Jr. Tanburitzans from the Croatian Fraternal Lodge and the Hoosier Hrvati Adult Tamburitza Orchestra. Betty and Carl Yurechko looked down on a beautiful inclusive celebration in their honor as their great-grandchildren; Rosie and Andy display a picture of the couple.

Pictures provided by Anthony Alonzo, of the Northwest Indiana Catholic Publications.



Introducing

**NEW YEAR,
NEW PRODUCTS
and
NEW RATES!
HELLO 2020!**

**First Catholic Slovak
Ladies Association**
of the United States of America
a Fraternal Benefit Society domiciled in Beachwood, OH



FRATERNAL LIFE INSURANCE AND ANNUITIES

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*



2019 Photo Contest Winners

Our 5th Annual Photo Contest was a HUGE success! The photos just kept coming in and they were all AMAZING!!!! I wish I could give everyone a grand prize! You make the judging tougher and tougher each year. This year they were judged by an art teacher who is not a member of FCSLA. The only thing she is told of the photos is the Title and Place photo was taken. There were several times where she went WOW! There were 133 entries, almost 21 more than last year.

A big thank you to everyone who sent in a photo to make this contest successful and fun! You are ALL winners in my book. Everyone that sent in a photo received a little gift for participating.

I hope everyone enjoys these wonderful photos of the grand prize winners. God has blessed us with so many wonderful and amazing things in this world – photos do not do them justice, but it sure is fun to look around and try to capture the awesome visions we see through our camera lenses.

I want to share a little more about one of the winning photos that really touched my heart and brought tears to my eyes. In the Flowers category there is a photo named Meghan's Light. Here is what was shared under description: "After my Cioci (Aunt) Meghan passed away after a battle with Cystic Fibrosis, we wanted to honor her any way possible. Her sister's started a non-profit in her honor called Meghan's Light. They also sponsored a bench at one of her most favorite spots ever, Martha's Vineyard. This is the lighthouse where the benches are (some in the photo). I love the setting for this meaningful picture". Kiera Ciolkos, thank you for sharing this with your FCSLA family. Meghan obviously touched so many lives and was so loved. I know she is loving this photo from Heaven and probably "sits" on her bench.

You can see the grand prize winning photos with a more detailed description on our website fcsla.org and Facebook Page.

Start looking for unique photo opportunities for the 2020 contest.

Congratulations to all the winners!

Kelly Shedlock, Fraternal & Youth Director

ANIMALS

1st Place (tie) – "Evening Stroll" 50 Acre Park Evergreen Park, IL – Branch S-287, Laura Gibson-Kelly, Evergreen Park, IL

1st Place (tie) – "Bunny Raiding the Bird Feeder" – Branch S-156, Diane Beem, Hubbard, OH

2nd Place (tie) – "Morning Dove with Baby Dove" – Branch S-090, Marcel Szal, Inverness, FL

2nd Place (tie) – "What's for Dinner Mom?" – Branch S-233, Yvonne Vodzak, Pittsburgh, PA

3rd Place (tie) – "Peek" Foothills Highwood Mountains, Montana – Branch W-001, Kenneth Siskoff, Great Falls, MT

3rd Place (tie) – "Birdwatchers" Great-Grandson, Noah & Henry (cat) – Branch S-202, Margaret Dintino, Campbell, OH

3rd Place (tie) – "How to Catch a Mouse" Granddaughter Olivia with Blackie & Stripes – Branch S-627, Geraldine Wernhoff, Creston, NE

Honorable Mention (tie) – "Partners in Crime" Oreo, Australian Sheep Dog & Lollipop, Crested Gecko – Branch S-177, Lena Knapp, Palmyra, PA

Honorable Mention (tie) – "Bat Dog" Sam in his 2018 Halloween costume – Branch S-107, Marie Casciato, Clairton, PA



2019 Photo Contest Winners

ANIMALS (Continued)



3rd



HM



HM

ARCHITECTURE

1st Place – “Buoy Bliss” Thurston’s Lobster Pound, ME – Branch S-524, Patty Freaney, Avon, OH

2nd Place (tie) – “Vancouver in the Morning” Vancouver, British Columbia – Branch SZJH, Celeste Tellier, Wakefield, RI

2nd Place (tie) – “Beautiful Skyline” Chicago, IL – Branch Z-423, Natasha Kirchens, Lake Forest, IL

3rd Place – “Bridge to Nature” Appalachian Trail – Branch S-035, Elaine Walters, Branchburg, NJ

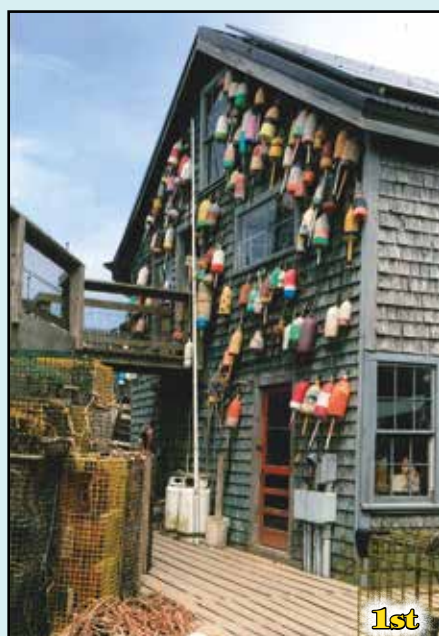
Honorable Mention – “Barn Billboard” Trumbull County, OH – Branch S-557, Geraldine Valko, Orwell, OH



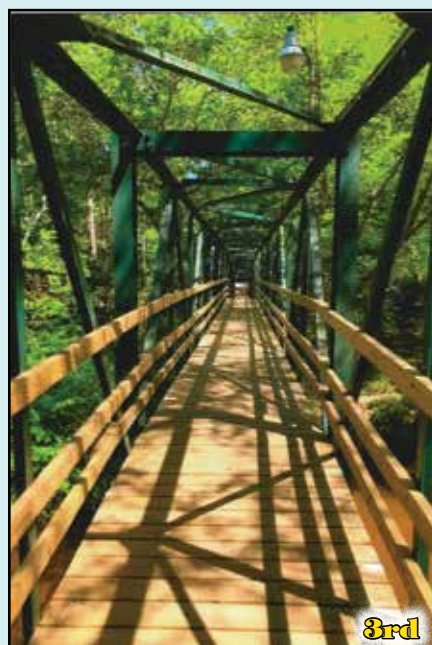
2nd



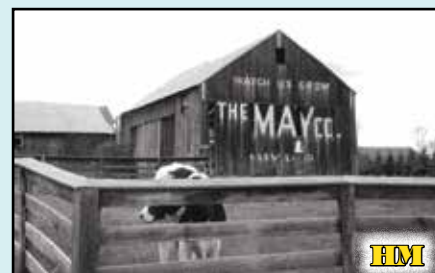
2nd



1st



3rd



HM

2019 Photo Contest Winners

FLOWERS/LEAVES/TREES

1st Place (tie) – “Reflection in God’s Creation” Palestine Gardens – Lucedale, MS – Branch W-013, Audrey Chromy, North Bend, NE

1st Place (tie) – “Queen’s Wreath” Botanical Gardens, Naples, FL – Branch S-141, Rose Marie Krulac, Solon, OH

2nd Place (tie) – “Daybreak” Muir Woods National Park, Muir Woods, CA – Branch S-007, Judy Taylor, Bellbrook, OH

2nd Place (tie) – “Get Back to Your Roots” Michigan’s Upper Peninsula – Branch S-180, Noah Clements, Belmont, MI

3rd Place (tie) – “Nuts About Fall!” Buckeye Tree – Branch S-161, Anastacia Viau, Baltimore, OH

3rd Place (tie) – “Meghan’s Light” Telegraph Hill / East Chop Martha’s Vineyard – Branch Z-499, Kiera Ciolkos, Hadley, MA

Honorable Mention – “The Old Homestead” Museum of the Rockies, Bozeman, MT – Branch W-001, Luke Siskoff, Lake Shakopee, MN

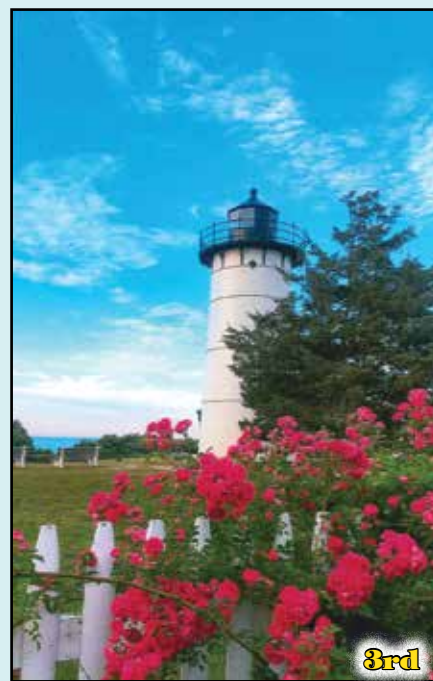
Honorable Mention – “Pretty Pinchers” Berlin Center, OH – Branch S-169, Kathleen Bach, Youngstown, OH



1st



2nd



3rd



1st



3rd



2nd



HM



HM

2019 Photo Contest Winners

LAKES/MOUNTAINS/WATERFALLS

1st Place (tie) – “An Emerald Jewel” Plitvke Lakes, Croatia – Branch S-410, Cindy Spinelli, Gettysburg, PA

1st Place (tie) – “Mt. Hood 2018” Oregon – Branch S-452, Lynda Kujawa, St. John, IN

1st Place (tie) – “Colter Bay Lake” Northern Grand Teton National Park, Wyoming – Branch S-180, Grace Clements, Belmont, MI

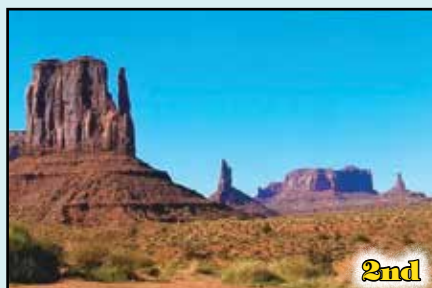
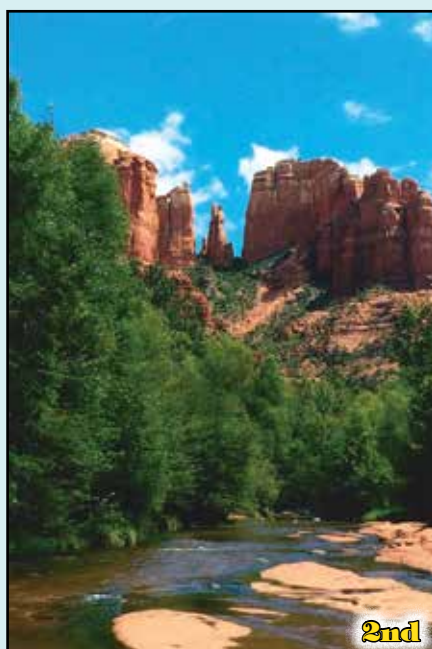
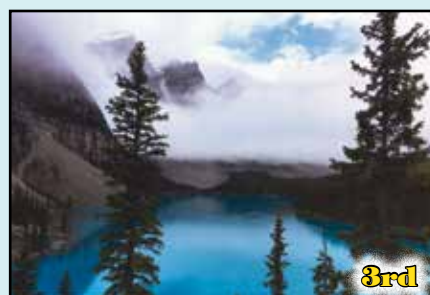
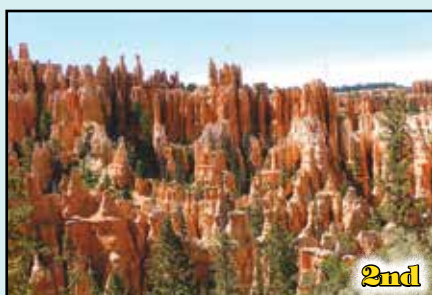
2nd Place – “Bryce Canyon Hoodoos” Bryce Canyon National Park, UT – Branch S-522, Mark Summers, Hinckley, OH

2nd Place – “A Day in Coconino National Forest” Sedona, AZ – Branch S-140, Maria Klementovic, Palmerton, PA

2nd Place – “Monument Valley Mitten” Monument Valley, AZ – Branch W-093, Cora Adam, Edina, MN

3rd Place (tie) – “Morning Mist over Lake Moraine” Banff, Canada – Branch W-018, Dennis Koubsky, Omaha, NE

3rd Place (tie) – “Mountains in Breckenridge, CO” – Branch Z-488, Melissa Billger, Grand Rapids, MI



2019 Photo Contest Winners

LAKES/MOUNTAINS/WATERFALLS *(Continued)*

Honorable Mention (tie) – “Anna Ruby Falls” Helen, GA – Branch S-088, Marian Parker, Lakeland, FL

Honorable Mention (tie) – “Half Dome” Yosemite National Park, CA – Branch S-452, Irene Kusbel, Schererville, IN



HM

MISCELLANEOUS NATURE

1st Place – “A Long Way Home” Traveling across the country on a train – Branch S-066, David Holst, Henderson, NV

2nd Place – “Safe Harbor” Camden, ME – Branch S-035, Christina Diehl, Califon, NJ

3rd Place (tie) – “Musser Lane” Bellefonte, PA – Branch Z-450, Victoria Parsons, Bellefonte, PA

3rd Place (tie) – “Flit” Henderson, NV – Branch S-066, Diane Holst, Henderson, NV

Honorable Mention – “The Ripple” Avon Lake, OH – Branch Z-087, Serena Zinsmeister, Avon Lake, OH



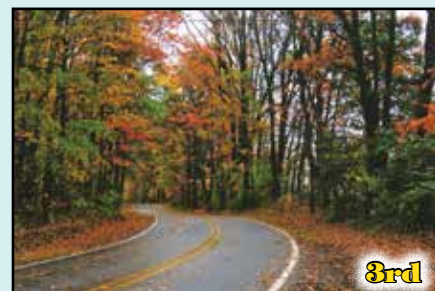
2nd



1st



3rd



3rd



HM

2019 Photo Contest Winners

SKIES/SUNSETS/TROPICAL

1st Place – “BRRR – It’s Cold Outside!” Montana / South Dakota State lines – Branch SZJO, Ronda Cordell, Camp Crook, SD

2nd Place (tie) – “Mackinac / Round Island Lighthouse” Channel of Lake Huron – Branch S-590, Judith Figura, Pittsburgh, PA

2nd Place (tie) – “Paradise Found” Trunk Bay, St. John, U.S. Virgin Islands – Branch S-524, Mary Pike, Avon, OH

3rd Place (tie) – “The Moon” 7/21/19 Taken with a Telescope & Camera – Branch S-161, Kurt Lesnansky, Youngstown, OH

3rd Place (tie) – “Only God Can Make Skies Like This” Upper Hutt City, New Zealand – Branch S-001, Joseph Moorman, Upper Hutt, New Zealand

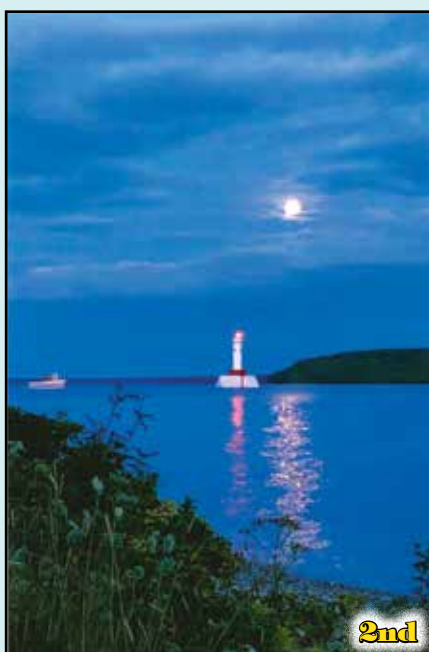
Honorable Mention – “Double Rainbow” Pittsburgh, PA – Branch S-424, Dorothy Dubina, Pittsburgh, PA



1st



2nd



2nd



3rd



3rd



HM

OVERALL BEST PHOTO

“In Honor of Bravery” Normandy, Omaha Beach

A French artist created this sculpture for the 60th Anniversary of D-Day.

Branch S-218, Claudia Thomas, Ft. Wayne, IN





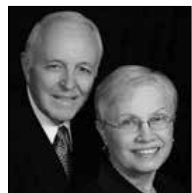
IN MEMORIAM

James D. Sousek, Sr., W013



James "Jim" D. Sousek, Sr., 93 of Wahoo, NE entered into eternal rest January 16, 2019. He was born August 20, 1925 on a farm southwest of Prague to Frank and Anna (Vanek) Sousek. He graduated from Prague High School in 1943. Jim served his country during WWII in the Army as a corporal and was stationed in France, Belgium and Germany. He was awarded the Bronze Star Medal, Good Conduct Medal and the Expert Rifleman Badge. He was honorably discharged on February 6, 1946. On August 31, 1948, he was united in marriage to Charlotte Stuchlik at St. John Nepomucene Catholic Church in Weston. Jim was a lifelong farmer, a devoted husband, caring father, grandfather and great-grandfather. He was able to speak, write and read the Czech language. He enjoyed dancing to Czech music and at the age of seven, his father taught him how to play the accordion and Jim played all his life at care centers and veteran hospitals. As a hobby, Jim made rugs on a loom for 25 years. He was a former member of Sts. Cyril and Methodius Catholic Church at Plasi and current member of St. Wenceslaus Catholic Church, American Legion No. 232, Saunders County Czechs, former president and charter member of Nebraska Czech Inc. and the Pork Producers. Jim is survived by his children, James Jr. (Roberta) Sousek of Prague, Jeanne (Dwight) Rasp of David City, Julie (Vernon) Slechta of Valparaiso and John (Karen) Sousek of Malmo; 11 grandchildren; 12 great-grandchildren; siblings, Frank Sousek, Betty (Lawrence) Rezac; and many nieces and nephews.

Michael J. Sabol, S88 – "Together Again"



Michael J. Sabol, 87 of Jackson Township, passed away on November 22, 2018 four days after the passing of his wife Geraldine "Gerry" Sabol. Mike was born on April 19, 1931 in Donora, PA and was the son of the late John and Anna (Psenick) Sabolcik. He was a veteran of the U.S. Army, he went on to a career at J.C. Penney where he retired as the Canton Centre store manager. Mike was a longtime member of the Perry Rotary Club where he served as president in 1984. He then went on to serve as District Governor in 1995. He was a member of St. Mary's Catholic Church. Along with his parents, he was preceded in death by his wife Gerry and his brothers, Rudolph Sable and Joseph Sabolcik. He is survived by his sons, David (Margaret) Sabol, Robert (Monika) Sabol and Steven (Crystal) Sabol their eight grandchildren and his brother John Sabolcik. In lieu of flowers, memorials may be made to the Alzheimer's Association in memory of his wife.

Hattie M. Drahos, W45



Hattie M. Drahos, 94, of Cedar Rapids, IA formerly of Bertram, died on January 2, 2019. Hattie is survived by her children, Larry Drahos, Bertram and Diane Drahos and Charlie (Lisa) Drahos, both of Cedar Rapids. She was preceded in death by her husband; her parents; and an infant sister, Rita Jarosh. Hattie was born on March 15, 1924, in Little Turkey, IA, the daughter of Charles L. and Edith (Shada) Jarosh. She and

her family moved from Little Turkey to Cedar Rapids in 1932. She was a 1943 graduate of St. Wenceslaus High School. Before her marriage, Hattie was employed by the Cherry-Burrell Corp. and later in the cafeteria at Wilson & Co. meatpacking plant. Hattie married Louis F. Drahos on July 9, 1952, at St. Wenceslaus Catholic Church. Louis died on November 9, 1993. Hattie was a member of St. Wenceslaus Catholic Church and the Cadets of St. George Branch W045 FCSLA (formerly Catholic Workman). She enjoyed reading, listening to music and dancing. Hattie was a wonderful mother and homemaker and an excellent cook and baker. The Drahos family would like to thank Gina, a nurse with Therapy Solutions, for her care of Hattie while she was in her home, and also the staff at Living Center West for all of the great care and compassion she received while a resident there. A memorial fund has been established in her name.

Helen M. Barbato, S161



Helen M. Barbato, 92, Youngstown, OH passed away January 19, 2019. Helen was born August 29, 1926, in Youngstown, a daughter of the late Stephen and Mary Radovich Patek and was a lifelong area resident. She was a graduate of South High School and was a loving wife, mother, grandmother and homemaker who also worked outside the home as a clerk and office manager with Forum Health and for Western & Southern Insurance. Mrs. Barbato was a member of St. Brendan Church in Youngstown, where she belonged to the Altar & Rosary Society. Helen was also a member of the senior citizens group of St. Dominic Church. She leaves two sons, Joseph (Anne Marie) Barbato of Struthers and William (Olivia) Barbato of Niles; a daughter, Helene (Edward) Tyrrell of Youngstown; two grandsons; a brother, Donald Patek of Youngstown and two "fur babies," Buster and Kalie. Memorial contributions may be made in Helen's name to the St. Brendan Church Memorial Fund or to Hospice of the Valley.

James M. "Moss" Kuharevicz, S445



James Michael "Moss" Kuharevicz, 59, passed away January 22, 2019. He was born February 13, 1959 in Muskegon, WI to Victor and Agnes (Kandalec) Kuharevicz and was a life resident of the area. Jim worked 10 years for Lee Printing and later worked 15 years in graphic design and printing for the County of Muskegon. He was a NASCAR fan and enjoyed photography as a personal hobby having taken many sunset pictures. Jim was a music lover and especially enjoyed listening to Tom and Mary Amy Sanocki's Polka Melodies on the radio. Survivors include his sister, Karen (Timothy) Martin of Muskegon; two brothers, Thomas Kuharevicz of Norton Shores, Daniel (Deborah Kirchen) Kuharevicz of Hesperia; his former spouse, Karen Cornell of Norton Shores; his nieces and nephews, Shaun (Agnes Bacon) Martin of Norton Shores, Michael (Anthony Monroe) Martin of Muskegon, Mark (Jennifer) Martin of Muskegon, Sarah (Daniel Cline) Martin of Farmington; and a host of extended family.

Branch W137 Holds Autumn Family Activity

W137, Cedar Rapids, IA had a family hayrack ride and wiener roast on Sunday, October 20, 2019 at Bass Family Farms. Everyone went home with treat bags and pumpkins.



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.

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. Deadline is December 11.

OH PUPPIES!

The Staff at the National Office were allowed to dress up and most of the office dressed up like the 101 Dalmatians. Cruella was looking for puppies all day! We have a very creative bunch! Enjoy!!! And yes we had some real Dalmatians stop in and visit with us! For more photos please see our Facebook page and don't forget to LIKE US!



JUBILEE CELEBRATION

The Sisters of Saints Cyril and Methodius in Danville, PA recently celebrated the Jubilees of some of their members.

The Sisters celebrating jubilee anniversaries currently serve in the Archdiocese of New York, and in the Dioceses of Scranton, PA and Harrisburg PA.



L-R: Sisters Pamela Smith, Mary Anne Nemec and Irene Marie Gaydos prepare for the entrance procession before the Jubilee Liturgy.

The celebration included a Liturgy in the Basilica of Saints Cyril and Methodius.

Also concelebrating the Liturgy were Msgr. Thomas Kelly, from the Diocese of Scranton; Rev. John Cyriac, MSFS, Chaplain at Maria Joseph Manor and Geisinger Medical Center, Danville, PA; Rev. Steven Frenier, OFM Conv, Pastor at Our Lady of Hope Parish in Coal Township; Rev. Fred Wangwe, AJ, Pastor at St. Monica Parish in Sunbury; Rev. Augustine Joseph, MSFS, Vicar at St.

Joseph Parish in Danville and Chaplain at Danville State Hospital.

Liturgy was followed by a dinner to which the friends, family and Community members of the Sister celebrants were invited.



Celebrating anniversaries were: Seated, L-R: Sister Marguerite Hruby (60 years), Sister Irene Rose Kmetz (65 years), Sister Susan Polchin (70 years), Sister Maria Theresia Hronec (60 years), Sister John Vianney Vranak (65 years), Sister Margaret Mary Fest (55 years), Sister Cynthia Marie Gazdo (55 years). Standing, L-R: Sister Thomas More Dzurnak (55 years), Sister Rosanne Kmetz (65 years), Sister Joseph Therese Pohorenec (60 years), Sister Philothea Fabian (55 years), Sister Michael Ann Orlik (50 years), Sister Mary Beth Makuch (50 years), Sister Sara Swayze, (50 years) Sister Suzanne Duzen (50 years).



Participating at the Liturgy are: (L-R) Rev. William Petruska, from the Diocese of Scranton; Rev. Andrew Hvozdozovic, Pastor at Epiphany Parish in Sayer, PA; Rev. Ryan Fischer, Pastor at Divine Redeemer Parish, Mount Carmel, PA.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF JULY 31, 2019

ASSETS

Cash & Short Term Investments	\$ 38,182,335
Bonds	944,169,979
Preferred Stock	2,090,565
Common Stock	7,151,145
Investment Income Due & Accrued	14,752,180
Property Plant & Equipment, Net	5,040,006
Certificate Loans & Accrued Interest	2,390,041
Other Assets	301,071

TOTAL ASSETS

\$ 1,014,077,321

LIABILITIES

Life Reserves	\$ 299,921,308
Annuity Reserves	584,934,715
Death Claims Payable	2,790,043
Unearned Premiums	461,945
Matured Endowments	409,374
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,762,834
Accrued Convention Donations	945,000
Provision for Future Conventions	569,784
Asset Valuation Reserve	10,026,782
Interest Maintenance Reserve	507,160
Other Liabilities	1,911,891

TOTAL LIABILITIES

\$ 908,640,837

Surplus

\$ 105,436,485

TOTAL LIABILITIES AND SURPLUS

\$ 1,014,077,321

INCOME STATEMENT

For the Seven Months Ending July 31, 2019

REVENUE

Insurance Premiums	\$ 2,949,760
Annuity Premiums	28,194,872
Investment Income	28,541,913
Amortization of Interest Maintenance Reserve	75,208
Rental Income	213,250
Other Revenue	8,304

TOTAL REVENUE

\$ 59,983,307

EXPENSE

Increase in Reserves — Life	\$ 1,161,308
Increase in Reserves — Annuity	20,503,297
Insurance Benefits	5,137,579
Annuity Benefits	21,112,570
Commission Expense	865,151
Surrender Benefits	2,045,226
Post Mortem Benefits	936,015
Miscellaneous Member Benefits	47,656
Matured Endowments	98,990
Donation Expenses	67,631
Change in Accrued Convention Donations	147,000
Convention Expenses	93,225
Bank Service Charges	77,430
Data Processing Service Fees	115,980
Accounting Fees	118,349
Actuarial Fees	240,535
Legal Fees	27,274
Consulting Fees	59,805
Branch and District Funding	448,715
Fraternal Activities	63,676
Official Publications	345,250
Scholarship Awards	159,331
Miscellaneous Employee Benefits	320,912
Fees — Directors	96,570
Salaries — Employees	1,198,658
Salaries — Officers	311,907
Interest Expense	204,865
Tax Expense	126,836
Depreciation Expense	138,988
Utility Expense	59,342
Postage and Printing	193,952
Advertising	54,228
Travel Expense	41,278
Insurance Department Fees	55,288
Sales Promotion	90,557
Rental Expense	213,250
Other Expense	381,689

TOTAL EXPENSE

\$ 57,360,313

Income (Loss) from Operations

\$ 2,622,994

Dividends to Members

811,097

Subtotal Income (Loss)

\$ 1,811,897

Capital Gains (Loss)

(168,361)

NET INCOME (Loss)

\$ 1,643,536



Holiday Sweets for Treats

BEST CHOCOLATE CHIP COOKIES

- 1 cup butter, softened
- 1 cup white sugar
- 1 cup packed brown sugar
- 2 eggs
- 2 teaspoons vanilla extract
- 1 teaspoon baking soda
- 2 teaspoons hot water
- ½ teaspoon salt
- 3 cups all-purpose flour
- 2 cups semisweet chocolate chips
- 1 cup chopped walnuts

Preheat oven to 350 degrees.

Cream together the butter, white sugar, and brown sugar until smooth. Beat in the eggs one at a time, then stir in the vanilla. Dissolve baking soda in hot water. Add to batter along with salt. Stir in flour, chocolate chips, and nuts. Drop by large spoonfuls onto ungreased pans.

Bake for about 10 minutes in the preheated oven, or until edges are nicely browned.

SPICY OATMEAL RAISIN COOKIES

- ½ cup butter, softened
- ½ cup butter flavored shortening
- 1 cup packed light brown sugar
- ½ cup white sugar

- 2 eggs
- 1 teaspoon vanilla extract
- 1½ cups all-purpose flour
- 1 teaspoon baking soda
- 1 teaspoon ground cinnamon
- ½ teaspoon ground cloves
- ½ teaspoon salt
- 3 cups rolled oats
- 1 cup raisins

Preheat oven to 350 degrees.

In a large bowl, cream together the butter, butter flavored shortening, brown sugar, white sugar, eggs, and vanilla until smooth. Combine the flour, baking soda, cinnamon, cloves, and salt; stir into the sugar mixture. Stir in the oats and raisins. Drop by rounded teaspoonfuls onto ungreased cookie sheets.

Bake 10 to 12 minutes until light and golden. Do not overbake. Let them cool for 2 minutes before removing from cookie sheets to cool completely. Store in airtight container.

PAGACH

For the Dough:

- 1¼ cup water (divided)
- 6 teaspoons sugar (divided)
- 1 teaspoon salt
- 2½ tablespoons canola oil (or butter)
- 1 package active dry yeast
- 3 cups all-purpose flour

For the Potato Filling:

- 2 cups potatoes (diced, cooked, and mashed)

Salt, to taste

- ½ cup cheddar cheese, grated

In a medium saucepan, bring 1 cup water, 4½ teaspoons sugar, salt, and oil to a boil. Remove the pan from the heat and let it cool to lukewarm. Dissolve the yeast and 1½ teaspoons sugar in ¼ cup lukewarm water and set it aside.

Place the flour in the bowl of a stand mixer or regular bowl and add the sugar-water mixture and the yeast-water mixture. Mix until well incorporated and then knead the dough until smooth, about 7 minutes by machine or at least 10 minutes by hand.

Transfer the dough to a greased bowl, cover it and let it rise until doubled.

While the dough is rising, make the potato filling. Cube the potatoes. Boil them in water until they are soft. Drain and mash the potatoes. Season the mashed potatoes with salt to taste. Add grated cheese to the hot potatoes and mix well. Allow the potato filling to cool before continuing with the filling of the dough.

Punch down the dough and turn it out onto a floured surface and divide into two portions. Cover the dough with greased plastic and let it rest for 15 minutes.

On a parchment-lined baking sheet, roll one portion of dough into a 9-by-13-inch

rectangle or 12-inch circle. Spread the potato filling on the dough to within ½ inch of the edge.

Roll the second portion of dough on a lightly floured surface and place on top of the filling. Pinch the edges together to seal. Prick the top all over with a fork to (this will allow steam to escape during baking). Let the bread rise, covered with greased plastic, for 30 minutes.

Heat the oven to 375 degrees. Bake the bread 30 minutes or until it is browned on top and bottom. Remove it from the oven and cool the bread on a rack.

BOBALKY

For the Dough:

- 2 cups water
- 3 tablespoons sugar
- 2 teaspoons salt
- 5 tablespoons canola oil or butter
- 2 packages active dry yeast
- 6 cups all-purpose flour

For the Syrup:

- ½ cup poppy seeds
- ½ cup honey

Make the Dough Balls:

In a medium saucepan, bring to boil 2 cups water, 3 tablespoons sugar, salt, and oil or butter. Cool to lukewarm.

Meanwhile, dissolve yeast in 1 tablespoon sugar and ½ cup warm water.

Place flour in the bowl of a stand mixer or a large bowl. Add lukewarm water, sugar, oil mixture and yeast, sugar, water mixture.

Combine thoroughly and knead until smooth, about 7 minutes in the mixer and at least 10 minutes by hand. Cover and let rise until doubled.

Punch down dough and turn out onto a lightly floured surface. Roll dough ½- to 1-inch thick and cut into pieces that will result in 1-inch balls when rolled between the palms of the hand.

Place on a parchment-lined or well-floured cookie sheet with dough ball sides touching.

Heat oven to 375 degree. Let rise, covered with oiled plastic wrap until nearly doubled.

Bake 15 to 20 minutes or until lightly browned. Cool completely.

Make the Syrup and Assemble:

Grind poppy seeds in a mortar and pestle with a little water or milk and set aside.

When the bobalki are cool, break the balls apart and place them in a colander. Pour just enough boiling water over bobalki to soften them but not turn them into mush. Drain well.

Pour warm honey and ground poppy seeds over all. Stir lightly and serve immediately.

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.