



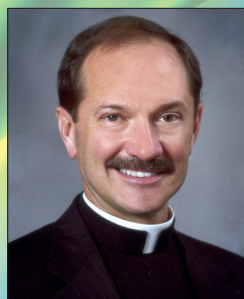
Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 106, NO. 5

FEBRUARY 2020

The First Catholic Slovak Ladies Association National Officers and Board of Directors 2020-2023



Monsignor Peter M. Polando
National Chaplain



Cynthia M. Maleski, Esq.
National President



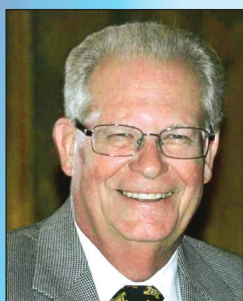
Jeanette E. Palanca
National Director



Joann Skvarek Banvich
National Director



Larry M. Golofski
National Director



Patrick Braun
National Director



Suzanne V. Strohl
National Trustee



Sue Ann M. Seich
National Trustee



Dorothy Urbanowicz
National Auditor



Barbara Sekerak
National Auditor



Dennis Povondra
National Auditor

ŽENSKÁ JEDNOTA

Fraternally Yours, ŽENSKÁ JEDNOTA®



ISSN 0897-2958



Fraternally Yours,
ŽENSKÁ JEDNOTA,
is a monthly magazine published by the
First Catholic Slovak Ladies Association.
National Headquarters at 24950 Chagrin Blvd.,
Cleveland, Ohio 44122
EDITOR: Carolyn Bazik
P.O. Box 1617, Reading, PA 19603
E-mail: zjbazik@comcast.net
Phone (610) 373-2743 • Fax (610) 375-8333

Periodical Postage Paid at
Cleveland, OH 44101 and additional entries

Subscription Rate, Non-Members: \$6.00 — 1 Yr.

Printed at Triangle Press
6720 Allentown Blvd., Harrisburg, PA 17112

Postmaster: Send address changes to
Ženska Jednota,
First Catholic Slovak Ladies Association
24950 Chagrin Boulevard, Cleveland, OH 44122
Deadline for all articles is the 15th
of the month, 1½ months prior to the issue date.

OFFICE HOURS — HOME OFFICE
Monday through Friday — 8:00 a.m. to 4:30 p.m.
Phone: (216) 464-8015 • Toll Free: 800-464-4642
Fax: (216) 464-9260 • Website: www.fcsla.com

BOARD OF DIRECTORS CHAPLAIN:

Very Reverend Monsignor Peter M. Polando,
Cathedral of Saint Columba, 159 W. Rayen Ave.,
Youngstown, OH 44503. Residence: (330) 744-5233.
Email: ppolando@youngstowndiocese.org.

PRESIDENT:

Cynthia M. Maleski, Esq., 24950 Chagrin Bou-
levard, Beachwood, OH 44122. (800) 464-4642. Ext.
1011. Email: Cynthia@fcsla.com.

NATIONAL DIRECTORS:

Jeanette E. Palanca, 304 W. Exchange Street,
Crete, IL 60417. Residence: (847) 770-3508. Email:
jeanetteeve@outlook.com.

Joann Skvarek Banvich, Whiting, IN 46394. Resi-
dence: (219) 322-8785. Email: btvendo@gmail.com.
Lawrence M. Golofski, 1114 Surrey Lane, Vander-
grift, PA 15690. Residence: (412) 915-9035. Email:
LarryG.FCsla@gmail.com.

Patrick Braun, P.O. Box 628, Whitewater, WI
53190. Residence: (262) 473-1850. Email: pat-
braun11345@gmail.com.

NATIONAL TRUSTEES:

Suzanne V. Strohl, 4619C 28th Road South,
Arlington, VA 22206. Residence: (703) 379-1148.
Email: svstrohl@msn.com.

Sue Ann M. Seich, 1433 Saxony Circle, NW, Can-
ton, OH 44708. (330) 478-2949. Email: sams330@
aol.com.

NATIONAL AUDITORS:

Dorothy L. Urbanowicz, 27 Crescent Drive,
Monessen, PA 15062. Residence: (724) 684-8243.
Email: doty8613@gmail.com.

Barbara A. Sekerak, 6312 Elmdale Road,
Brook Park, OH 44142. (216) 676-9332. Email:
bas7535@gmail.com.

Dennis L. Povondra, 102 South Janda Avenue,
Tabor, SD 57063. Residence: (605) 463-2571.
Email: povondra@hcinet.net.

COURT OF APPEALS:
Cynthia Oresik
Flora J. Funtal
Susan Moynihan

"I've learned"

I've learned....

that the best classroom in the world
is at the feet of an elderly person.

I've learned....

that when you're in love, it shows.

I've learned....

that just one person saying to me,
"You've made my day!" makes my day.

I've learned....

that having a child fall asleep in your
arms is one of the most peaceful
feelings in the world.

I've learned....

that being kind is more important
than being right.

I've learned....

that you should never say no to a gift
from a child, a family member or friend.

I've learned....

that I can always pray for someone when
I don't have the strength to help him
in some other way.

I've learned....

that sometimes all a person needs is a
hand to hold and a heart to understand.

I've learned....

that life is like a roll of toilet paper.
The closer it gets to the end, the
faster it goes.

I've learned....

that we should be glad God doesn't
give us everything we ask for.

I've learned....

that money doesn't buy class.

I've learned....

that it's those small daily moments
that make life so spectacular.

I've learned....

that under everyone's hard shell is
someone who wants to be appreciated
and loved.

I've learned....

that the Lord didn't do it all in one day.
What makes me think I can?

Dear Friends,

This month stop and think about all you have learned then try to learn some-
thing new every week and remember the wise words of Henry Ford ... "Anyone who
stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays
young. The greatest thing in life is to keep your mind young."

I've learned....

that to ignore the facts does not
change the facts.

I've learned....

that when you plan to get even with
someone, you are only letting that
person continue to hurt you.

I've learned....

that love, not time, heals all wounds.

I've learned....

that the easiest way for me to grow as
a person is to surround myself with
people smarter than I am.

I've learned....

that everyone you meet deserves to
be greeted with a smile.

I've learned....

that opportunities are never lost;
someone will take the ones you miss.

I've learned....

that when you harbor bitterness,
happiness will dock elsewhere.

I've learned....

that we should keep our words both
soft and tender, because tomorrow
we may have to eat them.

I've learned....

that a smile is an inexpensive way to
improve your looks.

I've learned....

that I can't choose how I feel,
but I can choose my reaction.

I've learned....

that everyone wants to live on top
of the mountain, but all the happiness
and growth occurs while you're climbing it.

I've learned....

that the less time I have to work with,
the more things I get done.

I've learned....

that the best things in life are free!!

I've learned....

that it is better to have loved and lost,
than to never to loved at all.

Until next month,
Warmly, Carolyn

THE HOLY ROSARY

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

Dear Sisters and Brothers,

The rosary is one of the most cherished prayers of our Catholic Church. The origins of the rosary are somewhat interesting. Prayer beads and repeated recitation of prayers were used since the earliest days of the Church with roots in pre-Christian times. Many other religions did and still do resort to the use of some form of beads to keep track of their prayers during worship. The word “bead” itself is derived from the Old English word for prayer.

Some credit St. Dominic, founder of the Dominican Order, with first preaching the rosary in 1206 in his missionary work, after he was moved by a vision of Our Blessed Mother. Other scholars believe that the use of the rosary actually came into practice in the ninth century where Irish monks would recite and chant the 150 Psalms of the Bible as a major part of their worship. People living nearby saw the beauty and harmony in their practice and became very eager to join in with the monks’ prayers. Most lay people of the time could not even read. Can you imagine trying to memorize all of the Psalms? Being very difficult for the people to do so, it was suggested that outside the monastery they recite instead 150 Our Fathers. People would devise methods in order to keep track of their prayers. For example, they would place 150 tiny pebbles inside small pouches and drop one with each recitation. Eventually to make things easier, a thin rope having 50 knots, beads or pieces of wood on it were used three times in repetition for a total of 150 prayers.

When the Hail Mary was becoming more popular, it and the Our Father were recited the same number of times. The Hail Marys were linked with psalms and other phrases describing the lives of Jesus and Mary. This prayer form became known as the rosarium and was widely spread by Blessed Alan de la Roche of the Dominican Order, reviving the works that St.

Dominic and his Rosary Confraternity had initiated hundreds of years earlier. Although “rosarium” refers to roses and rose gardens, the word was used to signify a collection of prayers which could be compared to a bouquet of roses. The prayers of the rosarium were later divided into sets of 10 and these groupings became known as decades. Each decade of ten Hail Marys would be preceded by one Our Father.

Some time during the 16th century, St. Louis de Montfort composed the most common set of narratives that became used as meditations for each of the decades of the rosary. These were divided into five Joyful, five Sorrowful, and five Glorious meditations. These meditations are referred to as “mysteries.” In 2002, Pope John Paul II introduced another set of five meditations referred to as the Luminous mysteries. All of these mysteries give each decade of the rosary a special quality as they lead us to meditate on the events in the lives of Jesus and Mary which provide us with lessons for our everyday lives.

The rosary offers everyone its divine graces. Beginning with its earliest form, it has been around for over 1200 years. Its popularity has not dwindled. The way it has been recited may have changed over the centuries, but for those who continue to use this form of prayer and meditation, the results are still the same. Our lives become more closely united with Our Lord as we ask for His assistance to live our faith and as we implore our Blessed Mother to pray for us and lead us to her Son.

I hope you look forward, as I do, to exploring the mysteries of the Holy Rosary in our future issues. As we prepare to enter into Lent in anticipation of the celebration of the Holy Resurrection of Our Lord, may we make use of the simple but extremely powerful prayers and meditations offered in a daily recitation of the rosary.

IMPORTANT 2020 IRA TAX LAW CHANGES

MINIMUM REQUIRED DISTRIBUTION (MRD) – The age requirement to begin minimum required distributions was increased from age 70½ to age 72 for individuals who attain age 70½ after 12/31/19.

CONTRIBUTION AGE RESTRICTION – The maximum age restriction for contributions to traditional IRA’s has been removed. Individuals can contribute at any age as long they meet all other criteria including having earned income.

NON-SPOUSE INHERITED IRA – Required distribution rules for non-spousal inherited IRAs have been changed. Please consult with your tax advisor to review these changes.

Message from our National President

CYNTHIA M. MALESKI



Dear Fellow Members,

As I pen this article, we are preparing for our outgoing/incoming transitional board meetings. New members of the board will receive extensive orientation from your National President (CEO) and National Treasurer (CFO) Steve Hudak. They will also become familiarized with board procedures, including the processing of expense vouchers and other details from our National Secretary (COO) Kim Graham.

We are proud of our outgoing and incoming members of the board, their accomplishments and life stories, and their dedication and commitment to First Catholic Slovak Ladies Association. This issue contains narrative biographies as submitted by each member, as well.

I am honored to be re-elected to a third term as National President (CEO) and am grateful for your support!

Our producers (independent agents and recommenders) are the lifeblood of our association. We thank them for their service in building 2019 sales. We have just completed end of year statistics. We are pleased to report a positive figure of new annuity sales of over \$29 million and over \$18 million of life insurance sales.* These sales were based on the 2001 CSO Mortality Tables.

As of January 1, 2020, we began to use the 2017 CSO Mortality Tables, as required by NAIC standards

and law, and are pleased to announce seven new insurance plans: our traditional and popular Single Premium Whole Life Plan, a new Single Premium Whole Life Plus Plan to be used as a wealth management tool, 10 Pay Life, Whole Life, a One Pay Life, a 20 year Level Term which is unique in our industry, and a Next Gen Term, a juvenile term to age 30. We are excited about these new plans which have been developed, tested, approved and launched in record time. Please contact your local producer, branch officer or the home officer to obtain more information to purchase the insurance you or your family may need to meet today's needs.

It is our goal to work for the benefit of our members and for the growth of our Association, putting on heartfelt compassion, kindness, humility, gentleness and patience, working with each other and hearing each other's efforts. This is our CALL TO ACTION in this New Year 2020 and new decade!

Cynthia M. Maleski, J.D.
National President (CEO)

*Unaudited numbers

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: _____

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 1/1/2020 thru 3/31/2020.

The credited rate is reviewed quarterly by the Board of Directors and will never go below the minimum guaranteed rate. The guaranteed minimum rate for Elite Silver and Gold contracts issued in 2020 is 2% APY and for the Platinum Elite is 2.5% APY.

American Fraternal Alliance Greeting at 42nd Quadrennial Convention

By Allison Koppel, Chief Operations Officer

Advocacy is number one at the Alliance.

- We work hard to preserve our members' exempt status. The Alliance communicates the value of the fraternal model to state and federal legislators. The Alliance recently took over 40 executives – including Cynthia Maleski – to Capitol Hill to meet with legislators. Cynthia and the other CEOs told their elected officials about the valuable contributions that you all make every day of the year in communities across the nation.
- Member CEOs to talk about these two documents.... Senate Congressional Resolution 9 and House Congressional Resolution 27. The Resolution are US government documents that officially recognize the value of fraternalists. To date, the Alliance has 23 supporters for the Senate resolution and 56 supporters for the House resolution. Cynthia and her team did a great job in DC getting this support!

Connecting All Over the Country

- The fraternal system represents nearly 7.5 million members
- Volunteer hours – Alliance societies cumulatively spend 67 million hours annually volunteering their time
- Charitable giving – the impact and outreach of fraternal benefit societies annually is over \$598 million dollars.

The Alliance depends heavily on the work of our talented volunteers, and we have a long and wonderful relationship with FCSLA. Cynthia Maleski, your National President, serves as Vice Chair of the board of directors and possesses the unique ability to get to the heart of a complex matter quickly. She asks great questions – the sign of an engaged board member – and listens intently to all opinions before

making up her mind on important decisions. We are lucky to have her on our Executive Committee.

Your Past President Mary Ann Johaneck served on the board as well. While that was before my start at the Alliance, I am sure Mary Ann was a major asset to the Alliance in those years.

Your FCSLA board members and executives participate in many Alliance meetings which adds value to our advocacy efforts.



Society Growth

The fraternal business model is a great fit for today's society; societies must take significant steps to capitalize on their uniqueness. FCSLA is one that has achieved success in modernizing its operations and it has wisely invested in its future.

FCSLA has grown to over \$1 Billion in assets and have \$1.1 Billion of life insurance in force. This kind of growth is rare in the fraternal industry and your leadership team should be congratulated.

Other Significant Achievements

- FCSLA provides invaluable community service – almost 5 million hours in 2018
- FCSLA contributes funds to communities – almost \$1,000,000 in 2018
- FCSLA holds events that create a tight knit community – over 130,000 in 2018

Looking towards the Future

Your leadership team is currently undertaking a careful approach to strategic planning which will set the stage for more growth. FCSLA is perfectly poised to provide financial security to even more consumers who share your common bond which will allow your society to make an even bigger difference in the neighborhoods where your members live and work.

Share the News!

- Each of you can be proud of being affiliated with FCSLA
- Learn how to tell the FCSLA story quickly – it's not a simple concept to explain.
- Tell the story of financial security and community service and tell it often. Especially to those whose decisions affect your society such as local, regional, state and federal officials.

***Congratulations on your
42nd Quadrennial Convention!***

Ohio Fraternal Alliance 2020 Scholarship Program

The Ohio Fraternal Alliance annually awards a college scholarship to a graduating high school senior up to \$500.

Scholarship applications and requirements may be obtained from any Ohio Fraternal Alliance member fraternal home office or contact:

Michael Czarney 440-420-0995
mczarney@hotmail.com

All applications and supporting documentation are due by March 27, 2020.

Meet Your New Board of Directors

REV. MSGR. PETER M. POLANDO, NATIONAL CHAPLAIN YOUNGSTOWN, OHIO

Peter M. Polando was born on 17 February 1954 in Youngstown, Ohio, a son of Mary T. (Horney) Polando and the late Paul H. Polando. He attended Holy Name of Jesus School, West Junior High School and Chaney High School. Following his graduation from high school, he entered Saint Gregory Seminary, Cincinnati, Ohio, where he was awarded a Bachelor of Arts degree, majoring in ecclesiastical and United States histories in May, 1976. He continued his graduate studies at Mount Saint Mary Seminary of the West, Cincinnati, and earned a Master of Arts degree in sacred theology.

He completed his deacon internship in 1979 at Saint Aloysius Church, East Liverpool, Ohio, and was ordained to the priesthood on 21 June 1980 by the Most Reverend James W. Malone at the Cathedral of Saint Columba. He was assigned to the Church of Saint Mary, Massillon, Ohio, as parochial vicar and was the Catholic chaplain at Indian River Correctional Institute for Boys. He was an adjunct instructor at Walsh University in Canton, lecturing in the department of theology.

In July 1982, Father Polando was transferred to Cardinal Mooney High School in Youngstown where he served as an instructor in religion and western civilization and in August 1984, was appointed associate principal. During his tenure at Cardinal Mooney, he was head coach for boys and girls cross country and head coach for boys track. In August 1986, he was awarded a Master of Arts degree in liturgical studies from the University of Notre Dame, South Bend, Indiana, and in May 1989, was awarded a Master of Arts degree in non-public school administration from Ursuline College, Cleveland, Ohio. During that time he did additional studies at the University of San Francisco and Kent State University.

In August 1988, Father Polando was appointed pastor of Saint Mary Church, Newton Falls, Ohio, for one year and then was appointed pastor of Saint Joseph Church, Newton Falls. He was elected Supreme Chaplain of the First Catholic Slovak Union of the United States and Canada at its forty-fourth convention in Anaheim, California, in 1991. At that time he was an adjunct instructor at Ursuline College and pursued doctoral studies in systematic theology at Duquesne University, Pittsburgh, Pennsylvania. Father Polando continued studies in canon law at The Catholic University of America, Washington, D.C. in 1992. At the Slovak Catholic Federation's fifty-third convention held in Youngstown, he was elected First Vice President in 1993.

After receiving his licentiate in canon law, Father Polando was assigned pastor of Saint Matthias Church, Youngstown, and was appointed judge on the Tribunal of the Diocese of Youngstown in 1994. In that same year he was elected to a second term as Supreme Chaplain for the First Catholic Slovak Union at its forty-fifth convention held in Chicago, Illinois. He was the president of the Slovak Catholic Federation from 1997 through 2001, a position he was elected to at its fifty-fourth national convention in Wilkes-Barre, Pennsylvania, in 1996.

His Holiness, Saint John Paul II, conferred the honor of *Chaplain of His Holiness* upon him on Palm Sunday, 23 March 1997. On 12 May 1998, the Most Reverend Thomas J. Tobin appointed him to the Board of Mediation and Arbitration for the Diocese of Youngstown's Office of Conciliation. He was elected to a third term as National Chaplain for the First Catholic Slovak Union at its forty-sixth convention held in Toronto, Ontario, in 1998.

On 1 July 2003, Bishop Tobin appointed Monsignor Polando Adjutant Judicial Vicar of the Diocese of Youngstown. In addition to his pastorate at Saint Matthias Church, he was made administrator of Holy Name of Jesus Church, Youngstown, on 1 March 2006. He received his doctor of ministry degree from the Graduate School of Theology at Saint Mary Seminary, Cleveland, Ohio, in May 2007.

Monsignor Polando was welcomed into the *Equestrian Order of the Knights of the Holy Sepulchre* on 27 August 2011 in Vatican City and invested on 18 September 2011 by His Eminence, Francis Cardinal George, Archbishop of Chicago at Holy Name Cathedral and promoted to Knight Commander having been announced on 7 July 2015 in Vatican City and conferred on 24 October 2015 at Saint Patrick Church, Columbus, Ohio, by the Most Reverend William Shomali, Patriarchal Vicar and Auxiliary Bishop of Jerusalem. On 9 October 2011, he was awarded the *Medal of Honor of the Ambassador of the Slovak Republic to the United States*, by His Excellency, Peter Burian, for his contributions to the preservation of Slovak Heritage and Culture in the United States of America. On 1 August 2011, he was additionally appointed pastor of Saints Cyril and Methodius Church in Youngstown. Monsignor Polando was made the first pastor of the newly merged churches of Saint Matthias, Holy Name of Jesus, and Saints Cyril and Methodius that were established under the title of Our Lady of Sorrows Parish on 31 May 2012.

On 22 March 2013, the Most Reverend George V. Murry, S.J., appointed Monsignor Polando as the eleventh pastor and sixth rector of the Cathedral of Saint Columba. On 1 July 2015, Bishop Murry appointed Monsignor as the Judicial Vicar of the Diocese of Youngstown. He is a member of the Youngstown Diocesan Finance Council (2002), Diocesan Presbyteral Council (2015), Diocesan Liturgical Commission (1995), and Office of Conciliation (1998). In addition, Monsignor Polando was appointed pastor of Christ the Good Shepherd Church, Campbell, Ohio on 1 September 2017.

Currently he is a member of the Canon Law Society of America; member and immediate past secretary/treasurer of the Midwest Canon Law Society; National Chaplain of the First Catholic Slovak Ladies Association, having been elected to that position at its thirty-ninth national convention in Saint Louis, Missouri, in 2007 and three times re-elected to that chaplaincy at its fortieth national convention in Baltimore, Maryland, in 2011, the forty-first national convention in Louisville, Kentucky, in 2015, and its forty-second convention in Tampa, Florida, in 2019; past president of the Slovak Catholic Federation; immediate past secretary of the Conference of Slovak Clergy; member of the First Catholic Slovak Ladies Association Branch 169; member of Branch 731 of the First Catholic Slovak Union; member of the Slovak Catholic Sokol Wreath 54 and of Wreath 108; member of the Ladies Pennsylvania Slovak Catholic Union; member of the Mahoning Valley Slovak Cultural Association; member of the Ohio Cultural Alliance; spiritual moderator of the Youngstown Council of Catholic Nurses; member of the Notre Dame Club of the Mahoning and Shenango Valleys; a Fourth Degree member of the Knights of Columbus – Bishop James W. Malone Assembly of Youngstown; and, a Third Degree member of the Knights of Columbus – Youngstown Council 274.

Monsignor Polando has a brother, Paul M. and his wife Toni L. (Pedulla) of Clermont, Florida. Another brother, John P., died in 2002 and his wife, Michelle S. (Rand) lives in Liberty Township, Ohio. He has six nieces, two nephews, five great nieces and six great nephews.

Elected Term — 2020-2023

HON. CYNTHIA M. MALESKI, J.D.
NATIONAL PRESIDENT (CEO)

BEACHWOOD, OHIO

Cynthia M. Maleski begins her third term as National President (CEO) in January 2020, being re-elected at the October 2019 Quadrennial Convention in Tampa, Florida. Mrs. Maleski is honored to serve as National President (CEO). As such, she also serves as chair, presiding officer and member of the Board of Directors. She also served two terms as National Trustee (2004-2012). Cynthia served as 42nd Quadrennial Convention Chair (2019), 41st Quadrennial Convention Chair (2015), Special Convention for Bylaws Revisions Chair (2014) and Special Convention for Mergers Chair (2016-2017). At the 2014 Special Convention, bylaw revisions opened up our membership and new governance standards were adopted. At the Special Convention for Mergers, members from two like-minded fraternal were welcomed to FCSLA.

During her two terms as National President, the society has grown financially and fraternally, so that presently, FCSLA's insurance in force exceeds \$1 billion, assets exceed \$1 billion, with surplus exceeding \$105 million. A.M. Best, the gold standard financial rating company, has reaffirmed our A- (Excellent) rating for at least the past eight consecutive years in an increasingly rigorous process. We are currently licensed to do business in 48 states and D.C., have 110,000 members and over 500 branches. Under her leadership, FCSLA developed, tested, received approval of, and launched seven new insurance plans in an unprecedented shortened time frame. As chair of the board of directors, our National President presides at all meetings of the board of directors and its executive committee, where she continues to present matters on a strategic basis in a transparent way. After presenting an updated innovative "building block" approach to strategic growth in early 2016, she has led our board and our association along this growth path, while introducing a 10-year visioning project to the board of directors in March 2019.

At the same time, FCSLA has been fortified in its fraternal strength, as we have opened 23 new branches in areas where we have not had a presence to date. Our branches logged a record number of volunteer hours of community service in 2018 alone, when at the same time we conducted matching funds projects in many communities, raising \$520,000 for charitable works. We initiated several new national drives in the last seven years, including disaster relief in West Texas, relief for "at risk" families, and an anti-hunger drive. In 2016, we created the new *Anna Hurban Scholarship Fund* to augment the scholarships we provide from our general operating funds.

Cynthia and her husband of 37 years, Dr. Andrzej Groch, have a grown daughter, Elizabeth.

She has served the Catholic Church in numerous ways, including Sesquicentennial Committee and Synod, Diocese of Pittsburgh, and Campaign Cabinet for the Pope John Paul II Center, Washington, D.C. She also served on Parish Council for her parish, where she serves as lector. In 2017, she was honored to receive the Pope Francis Ambassador Leadership Award from Caritas en Veritate Internationale from Pope Francis.

Cynthia has over four decades of significant executive and professional leadership experience in insurance, business, regulatory and nonprofit management. Her previous executive/board experience includes over twenty-five years of increasingly responsible executive positions at a Catholic hospital, a large multi-line insurance company and most importantly as Insurance Commissioner and

Cabinet Secretary for the Commonwealth of Pennsylvania. While Commissioner, Cynthia implemented the first Children's Health Insurance Program (CHIP) in the United States, worked for successful passage of the Model Fraternal Benefit Code in Pennsylvania and led the way for tightened solvency regulations. As Commissioner, she served as voting board member of the Governor's Economic Development Partnership Board, and several state related insurance boards and funds, including several guaranty funds. The Commissioner acts as regulator, agency head, adjudicator and liquidator for one of the largest states for insurance in the United States. As adjudicator, Cynthia decided and resolved over 1200 insurance related appeals. As a voting member of National Association of Insurance Commissioners, she served on the international regulator committee, in addition to key solvency, sales practices, and rehabilitation and holding company committees.

She also designed and taught insurance law survey courses as Adjunct Professor at a recognized Catholic law school and has been recognized as an expert in insurance law; she is also recognized as an expert in governance matters. She also operated her own law practice for many years, first on a part time basis and then full time. Cynthia retired from her law practice to assume her current position as National President.

She is President and Financial Secretary and recommender for Branch 313, Natrona Heights, Pennsylvania, where she is a member. She is also President of Jr. Order 138.

As a granddaughter of Slovak and Polish Catholic immigrant coal miners and a daughter of a steelworker, Cynthia was the first in her family to graduate from college. Cynthia received her Juris Doctorate from Duquesne University School of Law and her Bachelor of Arts degree, Phi Beta Kappa, summa cum laude from the University of Pittsburgh. She was an Allegheny Ludlum Steel 4-year scholarship winner and an Andrew Mellon Scholar. She received a Certificate for Non-Profit Management during her work at Mercy Hospital. Professionally, Cynthia is a Fellow of the American, Pennsylvania and Allegheny County Bar Foundations, having been vetted and re-elected by her peers. She is admitted to practice before the U.S. Supreme Court and has obtained the highest peer review rating from Martindale Hubbell.

Cynthia Maleski has been elected to and serves on the board of the American Fraternal Alliance, having also served on the Law Committee. She also has served in leadership positions (including President) for a number of ethnic and community organizations, including Slovak League of America, Kosciuszko Foundation (chapter), Slovak Catholic Federation, Women Executives in State Government, Pennsylvania Fraternal Alliance, St. Thomas More Society, Western Pennsylvania Slovak Cultural Association, Catholic Youth Association, Women's International Club of the Nationality Rooms Program at University of Pittsburgh, Children and Youth Services, Executive Women's Council, Catholic Daughters of America, and Duquesne University Tamburitzans. She is also a member of Legatus, a Catholic business leaders association and a member of Cleveland-Bratislava Sister Cities.

In 1993, Duquesne University selected Cynthia as Distinguished Alumna (Century Club). In 1994, she was honored in the U.S. Senate along with then U.S. Senator Robert Dole, for her longstanding pro bono advocacy work for democracy and human rights in Eastern Europe. In 1993, Cynthia received the Citizen of the Year Award from The American Legion, Department of Pennsylvania, Post 48, Natrona (Harrison Township), PA. She has received other recognitions and awards from other fraternal and

(Continued on Page 8)

Meet Your New Board of Directors

ethnic organizations, both regionally and nationally (details provided upon request). In 2013, the Sisters of Saints Cyril and Methodius, Danville, Pa., awarded Cynthia Maleski the Rev. Matthew Jankola Award for Elder Care.

In 1982, she co-authored a national award-winning book "The Legal Dimensions of Nursing Practice" and has served as speaker and lecturer in several settings, both academic and community based, for many years, including such topics as leadership development, insurance, governance and management.

JEANETTE PALANCA, NATIONAL DIRECTOR CRETE, ILLINOIS

Jeanette is entering her second term on the Board of Directors as a National Director. She is proud to be a 3rd generation member of the First Catholic Slovak Ladies Association and 2nd generation National Officer. During her first term as a Director, Jeanette worked with the board and leadership to move the organization forward during today's changing marketplace. Her current experience in the ever-changing landscape of human resources strengthens her support of FCSLA's future goals. Over her first term, Jeanette also served as the Recording Secretary on the Philanthropic and Scholarship Committee. Previously, she served on the Bylaw Convention Committee for 2011 and 2015 and had the privilege of chairing the Convention Section of the Bylaw Revision Committee. She is active in the Chicago Anna Hurban District as the Recording Secretary, working with the Chicago Board and Chicago Branches' leadership to rejuvenate local participation through technology and awareness to reach future generations. Jeanette is currently the President of Branch 258.

Jeanette is married for 31 years to Christopher L. Palanca, Esq. and is mother to four young men whose participation in the organization she proudly helped foster during their youth. She is currently employed with a human resource augmentation company where she works on payroll and client compliance. Additionally, she spent the last year working on implementation and training for the company's new enterprise resource planning (ERP) system, which will lead them into the future. Her previous experience includes selling and implementing managed service programs, as well as recruiting and client management in the human resources industry. Most importantly, Jeanette values her work in real estate with her mother, Rosemary Mlinarich (retired National Vice-President), for the Slovak ethics necessary to succeed with the First Catholic Slovak Ladies Association.

JOANN SKVAREK BANVICH, NATIONAL DIRECTOR DYER, INDIANA

Joann is beginning her second term on the Board of Directors as a National Director. She has served as Branch Officer for FCSLA Sr. Branch 452, Jr. Branch 348 in Whiting, Indiana for several years and is presently The Vice President, serving as the Interim President of the Helen Kocan Okres in Lake County, Indiana/Joliet, IL. On a national level she was a member of the National Bylaw Committee in 2011 in Baltimore and at the Louisville Convention in 2015. Joann also served as Chairman of the Host Committee for the Louisville Convention. Joann was appointed to be the Secretary for the Historic Bylaws Revision Committee along with serving as the Chairman of the Branches and Districts Division. During her first Board term she served on the Strategic Relations Committee and Executive Committee of the Board. During the mergers with

the PUNA and PWAA Fraternal Societies, she participated in many meetings with respect to these activities. Joann has served as a delegate to the Indiana Fraternal Society Annual Convention and has attended numerous American Fraternal Alliance educational programs to further Fraternal Benefit Society knowledge and national updates. She has chaired the Indiana Tri State St. Anne Day Retreat and participated in many District wide Fraternal Activities. She is also a member for several years of the Indiana Slovak Day Committee.

Until its closing, Joann had volunteered for the Immaculate Conception Church and her Branch Activities in the kitchen which involved making, Holupky, Haluski, noodles, and baking nut rolls in addition to many local community activities for fund-raising purposes. She has been appointed Chair by the Bishop of the Gary Diocese of the newly chartered Immaculate Conception Grotto Society and Chair of the Immaculate Conception Memorial Park Committee working with the Mayor and staff of the City of Whiting. She currently serves her new Catholic Church as Secretary of the Stewardship Synod Committee of the Parish and Pastoral Council Member. She also is a member of the Diocesan Pastoral Council Handbook Committee.

Joann has more than 39 years of consulting and executive management experience in the healthcare industries. She has provided consulting services to various healthcare organizations throughout Indiana, Illinois, Wisconsin, Texas and Connecticut. Joann served as President, Chief Executive Officer and Chairman of the Board of a 200+bed hospital in Chicago and during her tenure she led the organization in acquiring several physician practices and a Home Care Agency in order to strategically place the organization to maintain a full continuum of care. She advanced to a Healthcare System Executive Vice President and Chief Operating Officer while structuring a new corporation, establishing bylaws, obtaining approval from the State Healthcare Financing Board, and securing funds to acquire a new hospital to create a synergy in the Chicago marketplace. Throughout her career Joann has served on various Boards and Healthcare Committees. Joann received her BA from Purdue University, earned post graduate credits at Purdue and has taken various CE courses in Healthcare Management. She is currently a member of Senior Branch 452 and is presently retired.

LARRY M. GOLOFSKI, NATIONAL DIRECTOR VANDERGRIFT, PENNSYLVANIA

Larry is beginning his third term on the First Catholic Slovak Ladies Association Board of Directors. He will serve as a National Director. National Director Golofski has served as a National Vice-President and several terms on the National Court of Appeals. Larry is a member and President of FCSLA Senior Branch 13 and Junior Branch 3 Braddock, Pennsylvania. Larry has a Bachelor of Science Degree in Business Management from the University of Pittsburgh and is a Graduate of the Westinghouse Electrical Test Apprentice Program. Larry worked at Westinghouse Electric Company starting in 1968 holding positions of increasing responsibility. Larry managed a program for Westinghouse Nuclear Fuel developing training material, training classes and instructed customers from Korea and China in the nuclear fuel manufacturing processes.

National Director Golofski served as a Helicopter Pilot in the United States Army (Vietnam 1970 - 1971) receiving the Bronze Star and Air Medal for Valor and the Pennsylvania National Guard (1972 - 1980) where he received a citation for participation in rescue operations during the flood of Johnstown, Pennsylvania in 1977.

Elected Term — 2020-2023

National Director Golofski represents the First Catholic Slovak Ladies Association at the Fraternal Societies of Greater Pittsburgh (FSGP) meetings. The Fraternal Societies of Greater Pittsburgh is comprised of 16 fraternal benefit societies and 11 Business Associated groups representing over 1 million members. The FSGP has been serving the Western Pennsylvania area for more than 70 years. Ten of the societies have their National Headquarters in the Pittsburgh area. This is the most of any city in the United States. Larry has served the FSGP as 2nd Vice President, 1st Vice President then 2 terms as President. He is the first person to serve 2 terms as President of the Fraternal Societies of Greater Pittsburgh. Larry is also on the Board of the Pennsylvania Fraternal Alliance.

National Director Golofski is pleased to have been re-elected to the National Board of Directors and is looking forward to strengthening the First Catholic Slovak Ladies Association.

PATRICK F. BRAUN, CLU, FICF, LUTCF, NATIONAL DIRECTOR WHITEWATER, WISCONSIN

Patrick Braun is a 50-year veteran of the life insurance industry. He is beginning his first term as a national director. He was hired by FCSLA as its first national sales manager to train the Society's recommenders and to build a sales force of professional independent agents. During his nine- and one-half years as the national sales manager, Patrick oversaw the contracting of over eight hundred agents and the modernization of FCSLA's processing of life insurance applications and other internal procedures. During this time, FCSLA's presence grew from 23 states to its current 48 states.

Prior to joining FCSLA, he was the national marketing manager at the Greater Beneficial Union of Pittsburgh and the vice president of agencies at the Catholic Knights Insurance Society. Patrick holds the Chartered Life Underwriter (CLU) designation, the Fraternal Counselor Fellow (FICF) designation and the Life Underwriter Training Counsel Fellow (LUTCF) designation. He served as a director on the board of the National Association of Fraternal Insurance Counselors for seven years. His knowledge of the life insurance industry combined with his fraternal experience and sales and marketing expertise make him a good addition to the FCSLA Board of Directors.

Patrick is in his second term as the president of the Louise Yash District in Milwaukee, Wisconsin and is a recommender for Branch 23 in Milwaukee. He has been married for over 49 years at this writing to his wife Cathy. They have a son and two grandsons. Patrick is an Eagle Scout and a lifetime member of the National Eagle Scout Association. He is a member of the Whitewater Lions Club and spends time volunteering at the club's many charity events.

DR. SUZANNE V. STROHL, NATIONAL TRUSTEE ARLINGTON, VIRGINIA

Suzanne is beginning her first term as FCSLA National Trustee. She is currently an Auditor for the Frances C. Jakabcin District in Eastern Pennsylvania and will serve as the District's Vice President starting in 2020. Suzanne co-chaired the FCSLA Leadership Committee that was instrumental in obtaining 2014 Special Convention approval for FCSLA bylaws and leadership reorganization. She is a member of Branch 230 in Catasauqua, PA and has served as Regional Delegate for numerous FCSLA National Conventions..

After 30 years of dedicated service, Suzanne retired from the Federal Government. During her career, she received many honors and awards to include but not limited to the Office of Secretary of Defense Award for Excellence and the induction into the Honorable

Order of Saint Barbara. She has extensive experience in Federal Government Corporate operations, US and International program management, systems engineering, business development, and formulating and implementing strategic organizational and divisional plans for billion-dollar military land, sea, air, cyberspace, and space programs as well as Federal Government infrastructure programs.

Although retired from Federal Service, Suzanne is involved in several consulting and volunteer activities. She is an Extraordinary Minister at St. Anthony of Padua Parish, in Falls Church, VA, and serves on the strategic planning committee for the parish. She volunteers at a local Manor Care Nursing and Rehabilitation Facility and at the Alexandria Virginia Salvation Army Adult Rehabilitation Center.

Suzanne has a BS in Mathematics from Marymount University in Arlington, VA; a MS in Systems Engineering from the University of Virginia in Charlottesville, VA; a Doctor of Management in Organizational Leadership from the University of Phoenix in Phoenix, AZ; and a Senior Executive Fellow from Harvard University in Cambridge, MA.

SUE ANN M. SEICH, NATIONAL TRUSTEE CANTON, OHIO

Sue Ann is beginning her third term on the Board of Directors as a National Trustee. She was hired in January of 2008 as our first Fraternal and Youth Director for FCSLA. Her greatest accomplishment in that position was introducing the FCSLA Matching Funds Program. Sue Ann was elected to her first term on the Board of Directors as National Secretary at the 2011 Quadrennial Convention in Baltimore, Maryland. At the 2015 Quadrennial Convention in Louisville, Kentucky, she was elected to her second term on the Board of Directors as a National Director. At our 2019 Quadrennial Convention in Tampa, Florida, Sue Ann was elected as a National Trustee and looks forward to serving FCSLA in her new position.

Sue Ann is an active Licensed Insurance Producer in Ohio and several other states. Since 1986, she has served on the Board of the Ohio Fraternal Alliance in various positions and has held the office of Treasurer for 20 years. Sue Ann brings years of experience serving the Fraternal Benefit System in her many roles and is proud to represent our members on the Board of Directors. She is active in her Canton, OH Senior Branch 301 and Junior 143 branch and holds the position of Financial Secretary.

DOROTHY L. URBANOWICZ, NATIONAL AUDITOR MONESSEN, PENNSYLVANIA

Dorothy is beginning her sixth term on the Board of Directors as National Auditor. She is President and Financial Secretary of Branch 88. She has previously served four years as President of the Pittsburgh Okres. Dorothy has over thirty years' experience in the Budget and Payroll Departments of a Pittsburgh based utility company and has also served concurrently as the Treasurer/Manager of a Credit Union for thirty-seven years. She served as President of the Board of Directors of the Pennsylvania Fraternal Alliance and currently serves on the Board of Directors of the Slovak Catholic Federation.

She also served on the Board of Directors of the Mon Valley Refuse Authority and BVA Credit Union. She is a member of the Monessen Slovak Cultural Society. Dorothy has completed the Pennsylvania Department of Insurance Course, is a fully licensed Producer. She has qualified for the FCSLA President's Club every year. Dorothy has served on several committees including the

(Continued on Page 17)

Chicago District Senior Branches Hold Annual Christmas Luncheon

The First Catholic Slovak Ladies Association, District Anna Hurban of Chicago, hosted its seventeenth annual combined Senior Branch Christmas Party at the Orland Chateau in Orland Park, IL on Saturday, December 7, 2019 with a total of 318 senior branch members and guests in attendance along with National Directors Joann Skvarek Banvich and Jeanette Palanca, members of the recently merged Polish Women's Alliance, members of the Joliet-Indiana District and representatives from the Chicago organizations that had received donations from the 2019 Quadrennial Convention: Fr. Dan Brandt of the Chicago Police Chaplains Ministry, Fr. John Hornicak of Holy Ghost Parish in Wood Dale, IL, Sr. Loretta Matas, DSF, President of the Governing Board of St. Joseph Nursing Home in Lacon, IL and Antoinette Trela, Acting President/Secretary of the Anawim Shelter for Men and Women. District members and their guests enjoyed many great conversations while catching up on the years' events before and during the luncheon. The Branch members and their guests feasted on a flavorful family style meal, which included the traditional Slovak roasted pork, smoked Polish sausage with sauerkraut, oven baked chicken with dressing, green beans, beef barley soup, and pastries. Everything was deliciously prepared and scrumptious!

District President, Lorraine Gibas opened the luncheon with a few opening remarks acknowledging the honored guests, the branch officers and committees who assisted in putting together the luncheon and recapped many of the District's past and upcoming events. Most importantly, she thanked the members who were in attendance for their continued support of

their Branch and District events as well as for attending the event, for without them, the annual Chicago District Combined Senior Branches Christmas party would not continue to be a success.

The District then sponsored its annual raffle of over 100 prizes of all kinds and gift cards to various entities in denominations of \$15, \$20 and \$25 donated by individuals, the District and Chicago Branches as well as Split the Pot. With a surprise visit from Santa, the District Junior Members who were in attendance acted as prize runners to help distribute the gifts to the raffle winners who shouted "Kapusta, Koláčiky, Bingo" or another favorite Slovak word upon hearing their winning number. For the second year in a row, the District solicited from its members and guests in attendance gift cards in any amount to purchase children's gifts, immediate needs of hygiene products for women, children and infants and nonperishable and holiday meal fixings for the South Suburban Family Shelter (SSFS) that offers services for victims of domestic violence. Through the generous donations of our members and guests, SSFS received over two car loads of non-perishable food items for their shelter to help with holiday meals for their families. In addition, cash donations totaling over \$1,000 were also raised for SSFS from a District Matching Funds Split the Pot raffle which was held at the party. This wonderful annual event, started by Marge Krugley (\$180), has been a favorite now for the entire District and the surrounding Chicago area.

District President, Lorraine Gibas remarked that, "Every year our members and their guests have a wonderful time renewing old friendships and making new ones. It is a great opportunity for the District to showcase our wonderful

FCSLA products and upcoming District events! Truly the room was electrified with folks meeting and greeting one another, renewing old friendships and acquaintances and forging new ones."

A special thank you goes out to the Senior Branch Christmas Party Committee: Lorraine Gibas – Event Chair, Jorie Killen and Sherry Ebeneau – Raffle Prize Coordinators, Jarmila Hlubocky – RSVP, Raffle Prize Distribution, and Centerpiece Coordinator, Dr. Fay Hlubocky – Centerpiece Coordinator, Gary Ledvora – Santa and Raffle Ticket Sales Coordinator, Barbara Schultz – Invitation, Menu/Venue Coordinator, Rich and Irene Zittman – Seating Plan and Door Greeter Coordinators, Jeanette Palanca – Convention Donation Recognition Coordinator and Event Photographer, Jessilyn Gibas – Matching Funds Raffle Coordinator and Event Photographer, Jan and Cal Mager – Oplatky Sales Coordinator, and Mary Therese Tylus – Event Photographer. And last, but not least, a huge thank you to the entire District Board and Branch Officers and all their elves for working so hard in making it such another memorable event for our members and their guests.

So mark your calendar for next year's party on Saturday, December 5, 2020 – same time, same place! *(To see all of the photos from this event, please go to <http://www.fcsla.org/district/chicago/gallery.php>)*



Additional Photos from Chicago District Christmas Luncheon



Chicago District Christmas Matching Funds Event

The Anna Hurban District of Chicago welcomed in the holiday season with the combined annual Senior Branches Christmas Party on December 7, 2019 and invited our members and their guests to participate in a "Split the Pot" Matching Funds Raffle. The matching funds raised were a combination of proceeds from a "Split the Pot Cash Raffle", as well as cash donations made by our members to support our sponsored charity, South Suburban Family Shelter.



Split the Pot winner (center) with the Chicago District President Lorraine Gibas (left) and Fay Hlubocky, PhD., Chicago District President.

Matching Funds activities raised over \$1,000 in total for this deserving charity. In addition to the cash donations raised, members attending also brought a total of two car loads of non-perishable food items for the Shelter. Thank you to all our members and guests for your generosity to this admirable organization. (To see additional photos from this event go to: <http://www.fcsla.org/district/chicago/gallery.php>)

Scenes from the 42nd Quadrennial Convention



FCSLA 2020-21 ANNUAL SCHOLARSHIP PROGRAM

More than \$290,250 in Scholarship Awards!

The First Catholic Slovak Ladies Association (FCSLA) is pleased to announce its **2020-21 Scholarship Program**. An eligible candidate for an FCSLA Fraternal Scholarship Award shall be a member of good standing for at least three years prior to date of application and hold a \$1,000 permanent life insurance certificate, a \$5,000 term certificate or an annuity certificate in his or her name. If applying for a Seminary or Deacon Scholarship, it is necessary to complete all documents. Candidates for the Vocational/Trade/Tech school category must have a high school diploma or Graduate Equivalent Degree (GED) without a bachelor's or advanced degree.

Winners will be chosen by a committee of impartial judges from the educational field, based on the following: **Academic Standing – 40%; Church/Community Service Value – 30%; and School Involvement/Essay – 30%.**

COLLEGE SCHOLARSHIP AWARDS - \$1,250 EACH

60 Freshmen • 31 Sophomores • 18 Juniors • 18 Seniors

GRADUATE AWARDS - \$1,750 EACH

19 Full-Time Graduate Awards

36 HIGH SCHOOL AWARDS - \$1,000 EACH

9 Freshmen • 9 Sophomores • 9 Juniors • 9 Seniors

• 2 Florence Hovanec Memorial Awards

32 ELEMENTARY SCHOOL AWARDS - \$750 EACH

8 for Grade 5 • 8 for Grade 6 • 8 for Grade 7 • 8 for Grade 8

• 4 John & Geraldine Gaydos Awards

32 EARLY ELEMENTARY SCHOOL AWARDS - \$750 EACH

8 for Grade 1 • 8 for Grade 2 • 8 for Grade 3 • 8 for Grade 4

5 VOCATIONAL/TRADE/TECHNICAL SCHOOL AWARDS - \$1,250 EACH

Five (5) Awards Available

Applications and supporting documents must be completed and submitted to the Home Office and POSTMARKED no later than Tuesday, February 25, 2020. Electronic copies (PDF file) and faxed copies of the application and supporting documents must be received no later than Tuesday, February 25, 2020. Applications postmarked/received after this date will not be considered. Applications and further details for this program may be obtained by:

- Visit our website at www.fcsla.org
- E-mail us at Scholarship@FCSLA.org
- Fax the form at 216-464-9260
- Call the National Headquarters at **800-464-4642, ext. 1054**
- Complete the form on this page and mail it to:

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

Scholarship Department • 24950 Chagrin Blvd • Beachwood, OH 44122-5634

2020-2021 FCSLA SCHOLARSHIP APPLICATION REQUEST

Please send a scholarship application form by: ____ US Postal Mail ____ Email

(PLEASE PRINT)

Branch No. _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ E-mail _____

Application requested for the following award:

☐ College ☐ Graduate ☐ High School ☐ Religious ☐ Grades 1-4 ☐ Grades 5-8 ☐ Vocational/Tech/Trade School

Holiday Festivities for Okres Maria E. Grega District in Conjunction with Sr. Branch 30 and Jr. Branch 26

Sr. Branch 30 and Jr. Branch 29, Youngstown, OH, held their annual Thanksgiving/Christmas Party on Sunday, November 17, 2019 in conjunction with the Okres Maria E. Grega District party. The party was held at Avalon Country Club at Squaw Creek in Youngstown, OH. Fifty-nine people from Jr. Branch 29 and Sr. Branch 30 attended this party and enjoyed fine food and fellowship.



Jr. Branch 138 Christmas Party

On December 8, 2019 members and guests of Jr. Order 138 enjoyed "Breakfast with Santa" in conjunction with a fundraiser for Our Lady of Most Blessed Sacrament School. Children dressed up in their Sunday best with their parents, enjoyed a hot, homecooked breakfast and a chance to have a photo with Santa Claus. They also could visit Santa's workshop, Christmas cookie decorating class, and hearing Christmas carols sung by a choir made up of grade school students from the school.



J138 members and their mothers with National President Cynthia M. Maleski.

Okres Anna Hurban Cleveland District Celebrates Christmas Season

Okres Anna Hurban Cleveland District celebrated Christmas with the residents of Lights of Heart Villa Nursing Home in Bedford, OH on December 14, 2019. Members of FCSLA made bakery items and served them with coffee and punch to the residents. There was singing of Christmas Carols led by Fr. Gerard Gonda, O.S.B., who is the chaplain of the District. He also quizzed the residents with Christmas related questions and if they answered correctly, they won a prize. Each resident received a gift bag filled with surprises to help celebrate the season. This annual

event brings as much joy to the residents as it does to the members of FCSLA. Merry Christmas and best wishes for health and happiness in the New Year from the members of the Cleveland district!



Branch W045 Annual Christmas Party

Branch W045, Cedar Rapids, IA held their annual Christmas Party in the St. Wenceslaus gym building on Sunday, December 15, 2019 and the menu consisted of cocktails, hors-d'oeuvres, roast beef or ham, cheesy potatoes, fruit and kolaches. Chances were sold for multiple drawings of cash. All money collected was given back in the drawings. Approximately 60 members and guests enjoyed good food and fellowship!



Branch W001 Awards Scholarships

Branch W001, New Prague, MN recently awarded scholarships to the following members:



Elizabeth Rynda
Augsburg
University



Adam Schmitz
Minnesota
State University,
Mankato



Abigail Jo Schammel
Gustavus
Adolphus College



Linsey Hoffman
North Dakota
University



Andrew Schmitz
University of
Minnesota

**Additional
Convention Photos
to be published in
future issues of
*Fraternally Yours***

Pa. Fraternal Alliance Names Charles Urbanowicz as Fraternalist of the Year

At its recent annual meeting in Hershey, PA, Charles Urbanowicz was named Fraternalist of the Year by the Pennsylvania Fraternal Alliance.

Charles has been very active with both the FCSLA Sr. Branch 88 and Jr. Branch 157. He is always involved in Join Hands Day Projects, Matching Funds projects and Annual Branch activities. Chuck has helped plan the events, delivered items to events and taken part in all Matching Funds Projects. These branches would not be as successful as they have been, if not for his involvement.

Chuck has been an icon in the City of Monessen. He has been a volunteer coach for youth and middle school football for the past 56 years. Many men coach while their child is involved and then quit. Chuck has been devoted to the youth of Monessen and was recognized by both the State of Pennsylvania and the City of Monessen for this service. He also serves the city as a volunteer representative on the Monessen Zoning Board and as a volunteer on the Mon Valley Refuse Disposal Authority. He has received Proclamations for his efforts both from the City of Monessen and the PA House of Representatives. On Sunday mornings, he can be seen as a greeter at the Epiphany of Our Lord Church. Chuck is also a Life Member of the Volunteer Fire Department and Relief Association of Monessen. While an active member he served as President, Vice President, Secretary and Board of Director.



L-R: PFA President Joseph Stefka, Jr., FCSLA National President Cynthia Maleski and Charles Urbanowicz.

Chuck has always been and continues to mentor many of his players. Some keeping them out of trouble and others training to become coaches. Chuck is always available for anyone in the family, neighbors and friends who may be in need of help. He is always there for all, especially children. He has personally provided Christmas gifts for needy children such as bicycles, fishing equipment and many other gifts too numerous to list.

Most recently he was recognized by St. Vincent's Seminary at Pittsburgh Steeler Training Camp for his many years of volunteer coaching.



L-R: Dorothy Urbanowicz, FCSLA National President Cynthia Maleski, Fraternalist of the Year Chairperson Lawrence Golofski and Fraternalist of the Year Recipient Charles Urbanowicz.

FCSLA Convention Donation Awarded to Monks of Saint Andrew Abbey

Pictured at right is Okres Anna Hurban Vice President Marie A. Golias, Abbot Gary Hoover, O.S.B. and Joyce Lechman, Okres Anna Hurban President at the annual Vilija on December 8, 2019 held at Benedictine High School. It was an appropriate time to present the check to Abbot Gary from the Quadrennial Convention awarded by the donations committee that was held October 4-6, 2019 in Tampa, FL. The Monks of Saint Andrew Abbey are very grateful for the generosity that had been shown to them throughout the years by FCSLA.



Meet Your New Board of Directors

donation committee for numerous conventions having chaired the 2019 donation committee. Dorothy has been married to her husband Chuck for 52 years.

BARBARA A. SEKERAK, NATIONAL AUDITOR **BROOK PARK, OHIO**

Barbara is beginning her fifth term on the Board of Directors as National Auditor. She has over twenty years' experience in the banking field. She retired as a partner and Vice President of ePayment Network LLC., a recurring payment processing firm. She is also a member of the National Notary Public Association. Prior to

her retirement in 2000, Barbara was the manager of training and development for the Corporate Security staff at KeyBank NA. She was responsible for coordinating developmental seminars for the Corporate Security investigative personnel and new members to the department.

Barbara's involvement at her parish, St. John Bosco Catholic Church. Parma Hts., OH consists of serving on the Parish Pastoral Council, co-chairs the Stewardship Committee, and is an Extraordinary Minister of Holy Communion. Barbara served as the 2010-2011 president of the Ohio Fraternal Alliance. She is the branch secretary and member for Senior Branch 141; was the Financial Secretary for the Anna Hurban Cleveland District, is a licensed recommender and serves on the First Catholic Slovak Ladies Association Audit Committee.

Branch W137 **Holiday Party**

Branch W137 from St. Ludmila Church, Cedar Rapids, IA held its annual Family Christmas Party on Sunday, December 8th at Happy Joe's Pizza Parlor. The branch members feasted on pizza and desserts while enjoying Bingo and arcade games. Everyone went home with a gift bag.



DENNIS POVONDRA, NATIONAL AUDITOR **TABOR, SOUTH DAKOTA**

This is Dennis' second term as National Auditor. He is an active member and regular participant in Branch W093 activities which include attending meetings and branch sponsored activities in Tabor, South Dakota. He has also served on 2 National committees, the 2007 Quadrennial Convention Donations Committee and the 2014 Special Convention Bylaw Committee and is currently serving as the Treasurer of the South Dakota District.

Dennis was the recipient of the national 2007 FCSLA Fraternalist of the Year award. He is an active member of the St. Wenceslaus Catholic Church in Tabor.

Povondra retired in 2011 after 36 years as Business Manager of the K-12 consolidated Bon Homme School District in Tyndall, SD. He was responsible for a \$5 million-dollar operating budget, payroll for over 100 employees, conducting school board elections, filing the district annual report to the State and all financial activities for the district.

Dennis was selected as the 2007 South Dakota Outstanding School Business Official. Dennis earned his BS in Business Education degree from Southern State College in Springfield, SD and earned post graduate credits at the University of South Dakota in Vermillion. He also taught Business Education in Gregory High School, Gregory, SD prior to becoming Business Manager.

Dennis is currently serving as Vice President of the Czech Heritage Preservation Society in Tabor and has recently retired as Chairman of Tabor's Czech Days celebration. Dennis and his wife Sherry received the Ben Black Elk Tourism Award for the State of South Dakota in 2019 presented by Governor Kristi Noem.

Dennis and Sherry Povondra have one son and daughter-in-law, Mark and Crystal Povondra and a new granddaughter Emma Lynn.

Revised January 2020

All biographical information published in this issue was provided by each member of the board.



Jr. Branch 157 Breakfast with Mr. & Mrs. Santa Celebration

Jr. Branch 157 of Monessen celebrated with Breakfast with Mr. and Mrs. Santa at the Epiphany of Our Lord Church in Monessen.

Members were treated to Silver Dollar pancakes, sausage and hot chocolate with chocolate coated spoons. They were then able to sit on Santa's lap and provide their list of wishes. Each child received a generous treat bag and crafts were available for all to enjoy along with a movie "The Star" which was enjoyed by the children. Prior to leaving each child was able to fill a bag with their choice of sweets from the candy table.



Mr. and Mrs. Santa and Jr. Branch 157 officers: Standing – Cindy Pawelec, Rosemary Betza, Rev. Michael Crookston and Dorothy Urbanowicz.



Newest Member of Jr. Branch 29



A new member of Youngstown, OH Jr. Branch 29, AVA ROSE LEE (born May 18, 2019) is pictured with her mother, Deanna Lee (S30) and the oldest member of Branch S30 Catherine Kovalchik, who turned 104 on December 4, 2019.

Fifth Generation Member of FCSLA

EVELYN ANGELINA HOLOWATY, J170, Charleroi, PA is a fifth generation member of FCSLA. She is the beautiful daughter of Tim and Stephanie (Bury) Holowaty of McDonald, PA.

Evelyn's great-great-grandmother was Suzanna (Rusnak) Kollar; great-grandmother Mary (Kollar) Bury; grandparents William and Anna Marie Bury; mother Stephanie (Bury) Holowaty; and godfather and uncle Matthew Bury, all members of S111, Charleroi, PA.



Whiting Sr. Branch 81 Annual Holiday Party

Our Holiday Christmas Party was held Sunday, November 17, 2019 at the Dynasty Banquet Hall in Hammond, IN. The luncheon was coordinated as a fundraiser for the St. Joseph Carmelite Home for Children in East Chicago, IN. Members and guests were asked to bring a gift card contribution for the children. We also conducted share the pot and basket raffles to raise money. The total amount presented to the Carmelite Sisters was \$1,725, which included a \$600 check from matching funds. Nineteen children and five adults from the Carmelite Home blessed us with their presence. Each child was given a special goodie bag filled with Christmas treats from the branch. Sister spoke of the increasing needs of the children especially with federal funding being cut. Her enlightening talk was inspiring and opened our eyes to the needs of the children. The generosity of our members put us in a festive



mood for the holidays, knowing the Sisters would be able to buy necessities and extras for the children. The Sisters were overwhelmed with the bounty of gift cards and cash that was presented.

Members were asked to spend a few moments in silence to remember two wonderful ladies of FCSLA. President Margaret Abildua and Secretary Marjorie Strbjak both passed in the weeks prior to the luncheon. Marjorie and Margaret were both involved with the planning of this celebration and were looking forward to attending. A beautiful memory table dedicated to them and all members who had passed in 2019 was on display. The family style meal was enjoyed by all. We were blessed to have members who won cash prizes and generously donated them back to help the children. The attendance was outstanding and we were moved to have such wonderful guests with giving hearts. God's blessings in the New Year to all who came and enjoyed this holiday celebration.



9th Annual 5K Run/ Walk/Ruck

May 23, 2020 at 8:00 A.M.

Plainfield North High School
12005 S 248th Ave.,
Plainfield, IL 60585

RUN FOR THE BRAVE

RUN FOR THE BRAVE 5K helps us fulfill our mission supporting those who protect our Freedom. They may face many challenges returning from deployment, sometimes multiple deployments and often injuries, both seen and unseen. We proudly support all branches of the US Military.



Donations and fundraisers enable us to help Veterans needing our support with riding lawn mowers, ActionTraction Mobile Wheelchairs, furniture for Wounded Warriors given a mortgage free home, Furniture for Veterans who have been living out of their car and now are given the opportunity to live in subsidized housing, airfare for parents to visit their son/daughter at Bethesda recuperating/rehabbing from their wounds, sometimes food or to help with burial expenses and many other ways helping those who serve our Country so we may be free! Please visit OWYH Acts of Kindness on www.welcomyouhome.org.



USAF TIMED

Visit www.welcomyouhome.org to register Now!

Operation Welcome You Home, NFP 1750 W. Ogden, #2062, Naperville, IL 60567 Not-for-profit 501(c)(3)



Let the Good Times "Bowl"

To get the good times rolling we hit the alley at Set 'Em Up Lanes in Griffith, IN. This was the annual kick-off to summer Helen Kocan District junior event attended by Northwest Indiana branches. Upon entering the bowling alley, each bowler was welcomed with a gift of an insulated lunch bag from the home office. The district filled the bags with a beach towel and a goody bag of snacks. The children had the chance to bowl, play games on the patio and enjoy snacks. Participants in the games were able to select a prize out of a treasure box provided by Patty Bielak from Branch 289/184.

A kid themed buffet was presented to the delight of everyone who attended. Pizza, chicken nuggets, French fries, mini tacos, cheese sticks, onion rings, a healthy veggie tray and freeze pops were served. Senior members were impressed by the bowling skills of the juniors and many excellent lessons were given by the parents and other adults. To finish off the day there was a raffle held with one winner from each branch being selected. The winners were delighted to receive a \$10 gift card from Dairy Queen. Everyone left with a smile on their face looking forward to next year's summer event.



MATCHING FUNDS ACTIVITIES

Branch W006

Script and Gift Cards

Howells Community Catholic School received matching funds for the script and gift card fundraiser. Students in grades 1-6 from HCCS sold script and gift cards to local residents in preparation for the holiday season. Branch W006 of Heun, NE, helped in assisting HCCS in the fundraiser.



Sr. Branch 289

Pancake Breakfast

On Sunday November 24, 2019 FCSLA Branch S289 (Gary, IN) co-sponsored a pancake breakfast at St. Michael The Archangel Church in Schererville, IN for the St. Michael Good Samaritans. The event was a great success and a good time was had by all. All participating FCSLA members worked hard but found time to enjoy a wonderful pancake breakfast.

The Good Samaritans is a ministry of St. Michael the Archangel Church in Schererville that provides help for those in need of food and financial help in our local community.



Jr. Branch 58

Racing for Technology

It was a brisk and chilly start to the annual Race For Education, as Whiting Jr. Branch 58 and their members assisted in a matching funds event on May 10, 2019. We served as "Pit Crew" handing out personalized water bottles, band-aids, and giving encouragement and support to the racers. In preparation for the race, students sent out requests for pledges to family, friends and businesses. On race day, students and their teachers "raced" around the school playground and local football field. Our members raised \$1,376, with the entire school raising nearly \$18,000. Two of our juniors, Reagan



Klapak (2nd) and Alannah Bayus (17th) placed in the top twenty, and were able to go to a special lunch event. St. John the Baptist Catholic School in Whiting, IN will receive an additional \$600 matching funds check from the home office, thanks to our efforts.



42nd Quadrennial Convention Donation to Howells Community Catholic School



Heun, NE Branch W006 assisted the Howells Community Catholic School with the process of the grant application that was approved at the FCSLA 42nd Quadrennial Convention. The grant was written by Christi Mastny with the help of Kathleen Lodi, parishioner of Heun Parish. Pictured are the Howells Community Catholic School children grades 1-6 saying thank you for the donation towards the basketball court. THANK YOU!

FALL BLESSINGS LUNCHEON

On Sunday, November 3, 2019, Sr. Branch 313 held its annual Fall Blessing's Luncheon at the Quality Inn, New Kensington, PA with 66 members and several guests attending. Introductions and prayers were presented by Cynthia Maleski, President Reverend Aaron Kriss conducted a memorial service for members who had died during the year, other officers Suzy Rapp and Norene Yandura presented beautiful fall centerpieces which were raffled off. There were also favors and giveaways from the home office.

A matching funds raffle was held, with the proceeds split between Allegheny Valley Association of Churches Food Bank and St. Vincent de Paul Society. Donated paper products were accepted by the AVAC Food Bank, as well, by its representative who gave a presentation.

Officers were elected and members traveled from as far away as North Carolina to congratulate Cynthia M. Maleski on her re-election as National President.

Members enjoyed a hot lunch with several entrees and a repertoire of Slovak songs.



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

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF SEPTEMBER 30, 2019

ASSETS

Cash & Short Term Investments	\$ 38,425,653
Bonds	953,799,764
Preferred Stock	2,067,249
Common Stock	7,114,849
Investment Income Due & Accrued	13,619,208
Property Plant & Equipment, Net	5,040,757
Certificate Loans & Accrued Interest	2,412,973
Other Assets	839,877

TOTAL ASSETS

\$ 1,023,320,332

LIABILITIES

Life Reserves	\$ 300,873,980
Annuity Reserves	593,178,798
Death Claims Payable	2,684,681
Unearned Premiums	432,370
Matured Endowments	406,257
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,779,496
Accrued Convention Donations	987,000
Provision for Future Conventions	537,614
Asset Valuation Reserve	9,847,931
Interest Maintenance Reserve	482,100
Other Liabilities	1,653,529

TOTAL LIABILITIES

\$ 917,263,757

Surplus

\$ 106,056,575

TOTAL LIABILITIES AND SURPLUS

\$ 1,023,320,332

INCOME STATEMENT

For the Nine Months Ending September 30, 2019

REVENUE

Insurance Premiums	\$ 4,321,407
Annuity Premiums	36,471,957
Investment Income	36,683,198
Amortization of Interest Maintenance Reserve	95,818
Rental Income	270,508
Other Revenue	133,333

TOTAL REVENUE

\$ 77,976,220

EXPENSE

Increase in Reserves — Life	\$ 2,113,980
Increase in Reserves — Annuity	28,747,380
Insurance Benefits	6,627,252
Annuity Benefits	25,158,272
Commission Expense	1,144,926
Surrender Benefits	2,551,126
Post Mortem Benefits	1,210,538
Miscellaneous Member Benefits	65,130
Matured Endowments	105,916
Donation Expenses	85,841
Change in Accrued Convention Donations	189,000
Convention Expenses	122,937
Bank Service Charges	99,563
Data Processing Service Fees	134,274
Accounting Fees	131,854
Actuarial Fees	284,992
Legal Fees	30,673
Consulting Fees	84,268
Branch and District Funding	582,049
Fraternal Activities	93,193
Official Publications	438,261
Scholarship Awards	203,997
Miscellaneous Employee Benefits	433,444
Fees — Directors	124,161
Salaries — Employees	1,530,029
Salaries — Officers	402,247
Interest Expense	261,000
Tax Expense	158,372
Depreciation Expense	180,238
Utility Expense	77,417
Postage and Printing	231,370
Advertising	65,786
Travel Expense	54,858
Insurance Department Fees	68,712
Sales Promotion	111,715
Rental Expense	270,508
Other Expense	488,223

TOTAL EXPENSE

\$ 74,663,502

Income (Loss) from Operations

\$ 3,312,718

Dividends to Members

1,034,569

Subtotal Income (Loss)

\$ 2,278,149

Capital Gains (Loss)

(183,066)

NET INCOME (Loss)

\$ 2,095,083



Hearty Helpings

BACON BBQ DIP

- 2 (8 oz.) pkgs. softened cream cheese
- ½ cup Smoky BBQ Sauce
- 1 (2.5 oz.) pkg. cooked bacon, chopped
- 3 Roma tomatoes, seeded and chopped
- ¾ cup green and yellow bell pepper, chopped
- 4 green onions, sliced
- 1 cup shredded Cheddar cheese

Spread cream cheese on a plate. Pour Smoky Bacon BBQ Sauce over the cream cheese. Layer tomato and peppers on paper towel to absorb liquid. Sprinkle on remaining ingredients. Serve with your choice of crackers.

HOT ALMOND SPREAD

- 1 (8 ounce) package cream cheese, softened
- ½ cup mayonnaise
- 3 green onions, chopped
- 1 pinch ground black pepper
- 1 pinch ground nutmeg
- 8 ounces shredded Swiss cheese
- ¼ cup sliced almonds

Preheat oven to 350 degrees.

In a medium bowl, combine the cream cheese, mayonnaise, onions, pepper and nutmeg. Stir in the Swiss cheese. Transfer to small ovenproof glass bowl. Sprinkle ½ of the almonds on top.

Bake for 7 minutes. Stir, and bake for an additional 8 minutes. Sprinkle remaining almonds on top. Serve with buttered round crackers.

BARBECUED MEATBALLS

- 2 pounds ground beef
- 1½ cups fresh bread crumbs
- ¼ cup chopped onion
- ½ cup milk
- 1½ teaspoons salt
- 2 eggs

- 1 (18 ounce) bottle barbecue sauce

Preheat oven to 375 degrees.

In a large bowl, combine the beef, bread, onion, milk, salt and eggs. Shape into little meatballs, about 1 inch in size. Place the meatballs into a 9x13 inch baking dish.

Bake at 375 degrees for 25 to 30 minutes. Pour barbecue sauce over the meatballs and bake for 35 more minutes.

HEARTY BEEF STEW

- 2 pounds cubed beef stew meat (or lamb)
- 3 tablespoons vegetable oil
- 4 cubes beef bouillon, crumbled
- 4 cups water
- ½ teaspoon dried rosemary
- 1 teaspoon dried parsley
- ½ teaspoon ground black pepper
- 3 large potatoes, peeled and cubed
- 4 carrots, cut into 1 inch pieces
- 4 stalks celery, cut into 1 inch pieces
- 1 large onion, chopped
- 12 oz. frozen peas
- 2 teaspoons cornstarch (or more)
- 2 teaspoons cold water

In a large pot or dutch oven, cook beef in oil over medium heat until brown. Dissolve bouillon in water and pour into pot. Stir in rosemary, parsley and pepper. Bring to a boil, then reduce heat, cover and simmer 1 hour.

Stir potatoes, carrots, celery, and onion into the pot. Dissolve cornstarch in 2 teaspoons cold water and stir into stew. Cover and simmer 1 hour. Add frozen peas and continue to simmer 15 minutes more.

HAM AND POTATO SOUP

- 3½ cups peeled and diced potatoes
- ½ cup diced celery
- ½ cup finely chopped onion
- ¾ cup diced cooked ham
- ¾ cups water
- 2 tablespoons chicken bouillon granules
- ½ teaspoon salt, or to taste
- 1 teaspoon ground white or black pepper, or to taste
- 5 tablespoons butter
- 5 tablespoons all-purpose flour
- 2 cups milk

Combine the potatoes, celery, onion, ham and water in a stockpot. Bring to a boil, then cook over medium heat until potatoes are tender, about 10 to 15 minutes. Stir in the chicken bouillon, salt and pepper.

In a separate saucepan, melt butter over medium-low heat. Whisk in flour with a fork, and cook, stirring constantly until thick, about 1 minute. Slowly stir in milk as not to allow lumps to form until all of the milk has been added. Continue stirring over medium-low heat until thick, 4 to 5 minutes.

Stir the milk mixture into the stockpot, and cook soup until heated through. Serve immediately.

CREAMY PARM TOMATO SOUP

- 1 tablespoon butter
- ½ onion, diced
- 4 cloves garlic, minced
- 3 teaspoon Italian seasoning
- ½ teaspoon red pepper flakes
- 3 tablespoon flour
- 3 cup chicken broth
- 1 (28-oz.) can diced tomatoes
- 3 tablespoon tomato paste
- 4 cups cheese tortellini
- ½ cup cream
- ½ cup freshly grated Parmesan
- 3 cups spinach, packed
- Kosher salt
- Freshly ground black pepper
- 2 tablespoons basil, thinly sliced for garnish

In a large pot over medium heat, melt butter. Add onion and cook until translucent, about 3 minutes. Add garlic and cook until fragrant, about 1 minute more. Add Italian seasoning, red pepper flakes, and flour and whisk to combine. Cook 1 more minute.

Add broth, tomatoes, tomato paste, and tortellini. Bring to a boil, and then simmer until tortellini is cooked, about 10 minutes.

Add the cream and Parmesan and stir to combine. Add spinach and let wilt. Season with salt and pepper. Garnish with basil and serve.

TURTLE DUMP CAKE

- 1 box (3.4 oz) Jell-O chocolate-flavor instant pudding & pie filling mix
- 1½ cups milk
- ¾ cup caramel sauce
- 1 box Super Moist chocolate fudge cake mix
- 1½ cups dark chocolate chips
- ½ cup chopped pecans
- ¼ cup Rich & Creamy chocolate frosting (from 16 oz container)

Heat oven to 350 degrees. Spray 13x9-inch pan with cooking spray.

In large bowl, beat dry pudding mix and milk with whisk 2 minutes. Stir in ½ cup of the caramel sauce. Stir in cake mix and 1 cup of the chocolate chips until well blended. Spread batter evenly in pan. Sprinkle pecans and remaining ½ cup chocolate chips over top.

Bake 33 to 38 minutes or until toothpick inserted in center of cake comes out almost clean. Cool at least 15 minutes before serving.

When ready to serve, in small bowl, microwave frosting uncovered on High 10 to 15 seconds or until thin enough to drizzle. Using fork, drizzle warmed frosting and remaining ¼ cup caramel sauce over cake. Use large spoon for serving. Stored covered in airtight container at room temperature.

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.