



# Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 106, NO. 9

JUNE 2020

## “Hope”

is the thing with feathers –  
That perches in the soul –  
And sings the tune  
without the words –  
And never stops – at all –

And sweetest – in the Gale –  
is heard –  
And sore must be the storm –  
That could abash the little Bird  
That kept so many warm –

I’ve heard it in the chilliest land –  
And on the strangest Sea –  
Yet – never – in Extremity,  
It asked a crumb – of me.

*Emily Dickinson*

ŽENSKÁ JEDNOTA



## Fraternally Yours, ŽENSKÁ JEDNOTA®



ISSN 0897-2958



Fraternally Yours,  
ZENSKA 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  
Zenska 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.fcscla.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@fcscla.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:  
patbraun11345@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  
Melanie L. Leonard  
Bonnita Vavruska

## Conversation With God

Me: Hey God.

God: Hello . . .

Me: I'm falling apart. Can you put me back together?

God: I would rather not.

Me: Why?

God: Because you aren't a puzzle.

Me: What about all of the pieces of my life that  
are falling down onto the ground?

God: Let them stay there for a while. They fell off  
for a reason. Take some time and decide if  
you need any of those pieces back.

Me: You don't understand! I'm breaking down!

God: No – you don't understand. You are  
breaking through. What you are feeling are  
just growing pains. You are shedding the things and the people in  
your life that are holding you back. You aren't falling apart. You are  
falling into place. Relax. Take some deep breaths and allow those  
things you don't need any more to fall off of you. Quit holding  
onto the pieces that don't fit you anymore. Let them fall off. Let them go.

Me: Once I start doing that, what will be left of me?

God: Only the very best pieces of you.

Me: I'm scared of changing.

God: I keep telling you – YOU AREN'T CHANGING!! YOU ARE BECOMING!

Me: Becoming who?

God: Becoming who I created you to be! A person of light and love and charity and  
hope and courage and joy and mercy and grace and compassion. I made you  
for more than the shallow pieces you have decided to adorn yourself with  
that you cling to with such greed and fear. Let those things fall off of you. I  
love you! Don't change! . . . Become! Become! Become who I made you to be.  
I'm going to keep telling you this until you remember it.

Me: There goes another piece.

God: Yep. Let it be.

Me: So . . . I'm not broken?

God: Of course Not! – but you are breaking like the dawn. It's a new day.  
Become!!!

Dear Friends,

This month I challenge you to "become" – become your best self. Ponder this  
- coincidence is often God's way of remaining anonymous. I leave you with the  
words of St. Augustine – "God loves each of us as if there were only one of us."

Until Next Month . . .  
Warmly, Carolyn



## THIRD JOYFUL MYSTERY: THE NATIVITY

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

My dear Sisters and Brothers,

It may seem strange to be writing about the Christmas story in June when our summer is coming but we are specifically writing about the Nativity, which is our third Joyful Mystery. Actually it may not be so strange to write about the Nativity at this time of year since it is believed that Christ's birth actually happened in late spring when it would be normal for shepherds to be tending to their sheep and baby lambs. The spiritual fruit associated with this month's joyful mystery is Poverty of Spirit and Detachment from the Things of the World, inviting us to question what possessions we truly need, as well as what we can share with others.

We all have Nativity scenes displayed in our homes during the holiday season. Some are simple figurines; others are life-size versions like those we see in front of churches or in some front yards.

The display, of course, features Mary and Joseph along with the Christ Child in a manger. Going further we would include perhaps at least two shepherds with their lambs, and of course the three wise men set back a little further since they were not part of the first group of worshipers. And we can't forget the ox and the donkey in the background. Topping it all off is an angel standing behind the Holy Family or perhaps near the roof of the stable, glorifying this miraculous event. This manger scene is a tradition in many homes, as it is in mine, a scene that has been carried on for many generations.

You may be surprised to know that this centuries-old tradition of the Nativity that we share now is not so much described in such detail in the Bible as it is credited to St. Francis of Assisi who first displayed the Nativity scene with which we are all familiar.

St. Francis was truly a holy man who devoted his life to observing the holy Gospel while espousing a life of poverty. Several years before his death, Francis asked a loyal friend to help him prepare a live Nativity scene that would vividly display the humble and difficult circumstances of Christ's birth. That Christmas in a cave near Greccio, Italy, the friend prepared St. Francis' vision of how the infant Jesus was born in Bethlehem, laid in a manger upon the hay that was there for the ox and ass nearby. The scene exemplified poverty and humility which, of course, was the intent of St. Francis, whose Order was founded with these same principles.

We ask ourselves how is it that the King of Kings was born in the humblest of surroundings? He was not born into a wealthy or prominent family in the city of Jerusalem, but in Bethlehem, which by today's standards would have been considered a "Podunk" town. The Child Jesus was not laid on a soft covering in a cradle but in a feeding trough for animals. The first visitors who came to greet the Son of God were not the overly religious men of Jerusalem but lowly shepherds who were looked down upon since their work kept them from participating in religious activities that were expected at that time. God's plan was clear at the Nativity to show through the birth of his Son how we are called to live – that a humble life was the path to eternal life. Christ's life would be a continuing example of this.

Ironically, despite God's message at the Nativity, the Christmas season has become one of lavish spending and decorating. Each time we pray the rosary and as we repeat this third Joyful Mystery of the Nativity, let us all be reminded to strive to live a more humble and meek life. All of the worldly possessions we accumulate mean nothing if we forget God's message as shown in the Nativity. In the end God will not judge us by our net worth but by whether we lived a life as set by the example of Christ's life from the time of His Nativity until His death.

### ATTENTION MERGER MEMBERS

FROM  
POLISH UNION  
OF NORTH AMERICA  
AND  
POLISH WOMEN'S ALLIANCE  
OF AMERICA

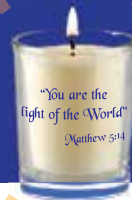
*Form is available May 15-July 30, 2020*

**AN OPPORTUNITY TO BE SURE  
YOUR MEMBERSHIP CATEGORY IS CORRECT**

According to the FCSLA Bylaws, there are two categories of FCSLA membership – principal & fraternal. A form is available on our website that can be completed and mailed to the Home Office, allowing FCSLA to properly categorize your membership. Please check our website <https://www.fcsla.org/> for more information.

# Message from our National President

## CYNTHIA M. MALESKI



Dear fellow members:

With hope and promise for our future together, I wish you all good health while we all work to return to a new "normal" during this COVID-19 pandemic. At the home office, we are working under the Governor's "Restart Ohio" initiative, where we have opened the home office for reduced hours, at the time of this writing. A number of employees and officers here are continuing

to practice the key preventative behaviors necessary in this new environment. Our Task Force also continues to brief me on a daily basis on the evolving nature of this virus and the orders and recommendations of key governmental agencies. I encourage you to stay up to date by logging onto the FCSLA website for our messages about the COVID-19 pandemic, as well as other news about products, fraternal activities, etc.

It is essential that we stay at home as much as we can, enjoying the peace and calm of that environment, including participating in Mass and other religious services on television and various streaming services. Praying the rosary is essential, especially taking the time to recount the various mysteries.

I am sure that we have all found ways to communicate and cope. We are using Skype and other virtual, hopefully secure services, for meetings and ways to contact each other in our families, as well as in the workplace. I enjoy watching vintage black and white movies, as well as new productions on Netflix, later in the evening, and reading more that I usually do when face to face visiting, on weekends.

I hope that all of us continue to take long walks every day. Walking is a preventative tool for better physical and mental health. It helps us produce protein molecules in muscle and brain that help repair wear and tear. Walking assists in the growth of cells, regulates metabolism, reduces inflammation and boosts creativity. Walking is essential for good health and well being.

Another way to cope is to perform or listen to music. It reduces anxiety, cortisol levels and has a significant positive impact on the immune system. Classical music, as well as folk and children's music, have seen an

uptick in usage during the pandemic. These types of music are calming and provide hope.

Your health and the health of your family is of utmost importance for us. We continue to get through this national crisis together and come out better, stronger, more resilient, with hope and promise for the future.

Let us **STAND TALL AND PROUD TOGETHER!**

Happy Father's Day to all Dads, grandfathers, uncles and all those who serve as fathers to someone in need in their lives!

Fraternally Yours,

**Cynthia M. Maleski**

National President (CEO)

## FCSLA Annuity Rates

*Rates for our  
deferred Elite Annuities:*

### **SILVER ELITE (5 YEAR)**

**2.75% APY\***

### **GOLD ELITE (7 YEAR)**

**3.00% APY\***

### **PLATINUM ELITE (10 YEAR)**

**3.25% APY\***

\*This rate is in effect 4/1/2020 thru 6/30/2020.

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



## Have you updated your policy beneficiary?

Your FCSLA life or annuity policy was an important purchase. Keeping your beneficiary information current should be one of your top priorities. As your life changes, it is important to make sure you update the beneficiary information on all your accounts. Life events like marriage, divorce, birth of a child, and passing of a loved one are just some of the significant life events that may have an impact on your beneficiary information.

- It eliminates any doubt as to what you wish to be done with your hard-earned money or insurance proceeds.
- It saves time – if beneficiaries cannot be located or they are deceased, some state regulations mandate with how those funds are to be paid. It causes delays and possible legal expense. Unfortunately, when we cannot locate beneficiaries, funds may become payable to the state as unclaimed property.
- It helps ensure the financial wellness of your loved ones. You most likely purchased a life insurance or annuity policy to help cover funeral expenses or replace income.

### It's not difficult, here's how...

Go to FCSLA.com and click on the yellow **Beneficiary Form** button located on the home page. Print the page, complete the form and mail it to the FCSLA Home Office for processing. You can also request that a form be sent to you by calling 1-800-464-4642 ext. 1052 or email us at [lifecycleclaims@fcscla.com](mailto:lifecycleclaims@fcscla.com).

You or someone you love worked hard to purchase this policy. Make sure you take the extra step NOW and do the right thing for yourself and your loved ones – keep your beneficiaries current.

### Holds Election of Officers



S140 and J046 Lansford, PA met in late January and elected their officers. Pictured (L-R) 1st row: Theresa Zuber, Auditor; Barbara Waller, Auditor; Mary Ciganek, President; Louise Dunstan, Financial Secretary Treasurer, S140; (L-R) 2nd row: Cathy Papesh, Vice-President; Karen Kukol, Recording Secretary; and Carolyn Bazik, Financial Secretary Treasurer, J046.

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

You will begin to receive *Fraternally Yours* by email as soon as the changes can be made.



# Introduces Our New Term Life Insurance Products

James M. Morsovillo, FICF, Midwest, Regional Sales Manager

Through the hard work and dedication of the leadership of FCSLA we now have two additional products to augment our portfolio of enhanced insurance products. In April, we covered our new and improved permanent life insurance products that are available to protect you, your family, and your future. This month I would like to also give you a brief description of FCSLA's two term products.

Let's start with our 20-year level term plan which is available for members ages 18 to age 75. Minimum face amount is \$25,000 with a maximum of \$100,000. With this term life certificate:

- Your family will receive large, short term (20 Years) death benefit coverage at an affordable price.
- It allows your family to replace your income, pay off debts, fund education savings plans, and more in the event of your death during the term period.
- Premiums are guaranteed not to increase for the entire term of 20 years.
- Prior to age 75, you can convert to any permanent plan offered by FCSLA for the same or less insurance coverage, without evidence of insurability before the end of the 20 years term.
- The certificate may not be renewed.
- This is a participating term life contract and may be eligible for dividends.\*

(\*dividends are a return of premium and are not guaranteed)

Most people, when they think of life insurance, do not picture a policy with cash values. They envision life insurance as simple as paying premiums in exchange for a death benefit when they die. This is exactly the principle of term life insurance. Let me give you a few common uses of term life insurance.

## • PAY OFF FINAL EXPENSES

When a person dies, his family is grief-stricken from the emotional loss. The last thing they want to deal with is final expenses as a result of the death. Such expenses include burial costs, final medical bills, probate costs, lawyer's and executor's fees, and the final tax return. Proceeds from a term plan can be used to pay for these expenses.

## • MORTGAGE ON THE HOME

Family could select a death benefit that matches the mortgage on the home, so the spouse does not have the burden of monthly mortgage payments. Besides mortgages, term life insurance is also effective for paying off other debts.

Many folks have student loans, car loans, credit card debt and the list could go on and on.

## • INCOME REPLACEMENT

It is difficult when you lose a family member and a tremendous burden if they are an income earner and you lose their paycheck too. After all, bills still need to be paid and food still needs to be put on the table after the death of the income earner. FCSLA's 20-year term life insurance can be used to alleviate the financial loss. The certificate is taken on the income earner(s) of the family to provide for his/her family in case of death during his/her prime working years. This often necessitates the family sitting down together and calculating figures such as the annual income, annual fixed expenses, number of years till retirement, and inflation to reach a conclusion on just how much death benefit will be required.

## • CONVERT TO PERMANENT PROTECTION

One of the most common use of term life insurance is conversion. That is, foreseeing a future permanent need while also having a temporary need for life insurance. A temporary need may be to provide for the family, with the permanent need being to leave an enough to the surviving spouse so as not to change her/his style of living. The convertible term life insurance option provides a low initial cost for a young family while the converted permanent life insurance will be funded with a larger income during later years.

As you can see, there are many different uses of term life insurance. I have only mentioned a few here. FCSLA's Level Term product fits all these uses and many more.

Our next term product I would like to discuss is FCSLA's Next Gen Term. Members as well as nonmembers often ask, "does my child need a life insurance policy?"

You may not necessarily need it, but should you have it? I think the answer is usually yes! If it fits into the budget, so many benefits can come from having life insurance for your child. So many other pitfalls that eat into a monthly budget could be re-evaluated allowing you and your family to execute on these benefits.

So, what are the benefits of having life insurance on a child? You may ask yourself why would spending premium dollars protecting a child's life be so beneficial. Let us investigate some of the rewards that come from having life insurance on a child.

*(Continued on Page 7)*

## Term Life Insurance *(Continued from Page 6)*

First, life can be uncertain, and no one can predict the future. As a parent, it is important to provide yourself with financial protection in case the unthinkable occurs. If a death occurs and medical costs are involved, you need to be prepared for these expenses. This could be unbearable and financially ruining. In addition, you would have the expense for final arrangements and other unexpected expenses. We all know life is unpredictable.

With FCSLA's Next Gen Term in place, some of these outside forces causing stress could be limited or eliminated. The following is an explanation of the benefits of FCSLA's Next Gen Term for your child.

- Term life insurance to age 30
- Provides young members the best possible life insurance benefits at the lowest cost.
- Allows the insured to convert, prior to age 30, to any plan of whole life insurance being offered by FCSLA, regardless of health.
- At conversion, a maximum credit of \$1.00 for each \$1,000 of insurance times the number of years the Next Gen Term has been in effect. This credit will be applied to the first annual premium of the new certificate of insurance. If the Next Gen Term is not converted, coverage will expire without value on the anniversary nearest to age 30.
- Member will have guaranteed future insurability.
- Issue Ages: 0 through 23 on the Annual Premium Plan; 0 through 19 on the Single Premium Plan.
- Minimum benefit is \$10,000.
- Maximum benefit is \$50,000.
- Dividends are not anticipated.
- As a member, the child is eligible for all membership benefits, including scholarships. Scholarships are not guaranteed. Additional rules apply.

I sincerely hope this brief explanation of FCSLA's two beneficial term products has made the picture a little clearer. For any additional information or questions please contact your Regional Sales Managers, local agents, or your Branch Recommenders. Have a great and safe Summer!

Regional Sales Manager – Pacific Coast/Southwest

**James J. Donovan, FIC**

[jim.donovan@fcsla.com](mailto:jim.donovan@fcsla.com)

760-440-9905

Regional Sales Manager – Rocky Mountain

**Amy L. Hull**

[amy.hull@fcsla.com](mailto:amy.hull@fcsla.com)

402-310-5688

Regional Sales Manager – Midwest

**James M. Morsovillo, FICF**

[jim.morsovillo@fcsla.com](mailto:jim.morsovillo@fcsla.com)

630-204-0599

Regional Sales Manager – Mid Atlantic/Northeast

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

[john.gonsiorek@fcsla.com](mailto:john.gonsiorek@fcsla.com)

716-480-4550

## SR. BRANCH 525 MEMBER MAKING A DIFFERENCE

The start of 2020 has been challenging to say the least. The Covid-19 virus sickened many people and overwhelmed our health care system causing a severe shortage of the personal protective equipment needed to keep our health care workers safe.



**Frames ready to be shipped.**

Kristopher Brickman of Branch S525, who owns a Porsche repair shop in Twinsburg, OH, saw the desperate need and had the capability to help. He has a few 3D printers that he uses to make spare parts when the originals are not available, but he has now put those printers to work to provide a critical part of the necessary PPE for Hospitals and First Responders. He began printing face shield frames on those 3D printers which are then shipped out for the shield to be inserted, sanitized and distributed. His printers have been running 24/7 in an effort to make as many as possible and for as long as the demand is there.

When he had exhausted his personal supplies he set up a fundraiser to help him purchase the filament for the printers. An unbelievable amount of donations were made, including a generous donation from his Branch, surpassing his goal and enabling him to continue printing. Keep up the good work Kristopher. You are making a difference!

Kristopher Brickman of Branch S525, who owns a Porsche repair shop in Twinsburg, OH, saw the desperate need and had the capability to help. He has a few 3D printers that he uses to make spare parts when the originals are not available, but he has now put those printers to work to provide a critical part of the necessary PPE for Hospitals and First Responders. He began printing face shield frames on those 3D printers which are then shipped out for the shield to be inserted, sanitized and distributed. His printers have been running 24/7 in an effort to make as many as possible and for as long as the demand is there.



**Kristopher Brickman S525 with his son Ryden Brickman J458.**



**Completed masks in use.**



## Update on Polish Women's Alliance Archive Preservation Project

In cooperation with the Women & Leadership Archives (WLA) at Loyola University in Chicago, the preservation of our historical documents, photos and memorabilia began in late 2019 after fundraising efforts over several years.

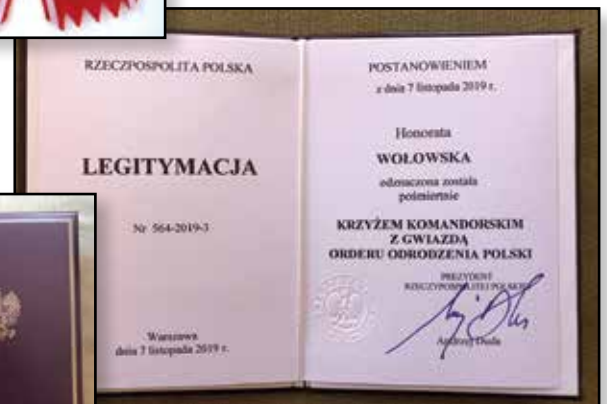
The total amount needed to fund this important project totaled \$ 27,600. Through the generous support of individuals, Z-Groups, Councils & Districts, that goal was realized in 2019.

Antoinette Trela delivered the final donation to the PWA Preservation Project at the 25th Anniversary of the Women & Leadership Archives that took place on September 27th, 2019.

Currently, our treasured historical items are being worked on by the conservators at The Conservation Center of Chicago. As many of these items are very old and, in some cases, in need of major restoration, this process will take some time. In addition, the WLA is handling some of the work in house. The final objective is to have our Archives available in digital format on the WLA internet platform so that individuals, researchers, and parties world-wide, interested in the significant accomplishments of women throughout the past century will have this information readily available. In addition, the physical items are housed at the WLA located in the historic Piper Mansion on the grounds of Loyola University's Lakeshore Campus. Anyone wishing to view a sampling of these items are welcome to contact the WLA to schedule an appointment.

The latest treasures that were added to our Collection in November 2019 are a Medal and Certificate issued by the Polish government, honoring PWA President Honorata Wolowska as being the founding Vice President of the Pol-

ish American Congress. The PAC celebrated the 75th Anniversary of it's founding on November 14, 2019. During the Banquet, Minister Adam Kwiatkowski, State Secretary of the President of Poland, Andrzej Duda, made the presentations. These significant items were immediately delivered to the WLA.



## MAKE YOUR OWN HAND SANITIZER



Antoinette Trela of Branch Z211 uses FCSLA's whisk give-away as the perfect tool for whipping up hand sanitizer.

- 1 cup 91% Isopropyl Alcohol
- ¼ cup Aloe Vera
- 10 drops Lemon Juice



Pictured (L-R) are: Laura Berfield – Interim Director WLA; Nancy Freeman – Immediate Past Director WLA; Prof. Bozena McLees – Director Polish and Slavic Studies at Loyola University; Gabrielle Buckley – Director, Gannon Center for Women & Leadership; Marianne Ryan – Dean of Libraries at Loyola University; Antoinette Trela – Chair PWA Archive Preservation Fundraising.



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



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

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

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

**Date:** Monday, July 27, 2020

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

**Cost:** \$25.00 per person

**RSVP: RESERVATIONS ONLY - RSVP by July 15, 2020**

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

## Bus Pickup Locations:

9:00 A.M. - St. John Bosco.....6480 Pearl Road, Parma Hts., Ohio 44130

9:30 A.M. - St. Monica.....13623 Rockside Road, Garfield Hts., Ohio 44125

## MAKE CHECK PAYABLE TO: OKRES CLEVELAND DISTRICT

Please complete the form below & return with payment to:  
ATTN: Gianna, c/o First Catholic Slovak Ladies • 24950 Chagrin Blvd., Beachwood, OH 44122

## RSVP Required: Please respond by July 15, 2020

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

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

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

PLEASE PRINT CLEARLY IN CASE WE NEED TO CONTACT YOU REGARDING THIS RSVP

Ordering # \_\_\_\_\_ Tickets x \$25.00 each = Total enclosed \$ \_\_\_\_\_

Planning to ride bus - Select Pickup Location: \_\_\_\_\_ St. John Bosco

\_\_\_\_\_ St. Monica

## DONATIONS FROM CONVENTION



Sr. Branch 475 member, Father Anthony Sejba, is shown receiving a convention donation check which is being used for repairs to the church building of his parish, St. Francis Xavier, located in Medina, OH.

Officers of Branch S475, Kathleen Sejba and Christine Kiggins, presented Father Tony with the check on behalf of the FCSLA convention donation committee.



Fr. Dale Staysniak, Pastor of St. Anthony of Padua Parish in Parma, OH shares his gratitude with the entire community for the donation he received from the FCSLA at the 2019 convention. He, also, gave A GREAT BIG "THANK YOU" to the FCSLA for their donation in the church bulletin. Pictured with Fr. Dale is Donna Oros, President of Branch 557, who is a parishioner of the Parish.

## Mandulas' Celebrate Wedding Anniversary

On February 15th, 2020 Joseph (S522) and Charmaine (S001) Mandula celebrated their wedding Anniversary with friends at Saint Columbkille Church in Parma, OH with Pastor Father Anthony J. Suso officiating.

Their son, Joseph III did a reading, daughter and son-in-law, Donna and Bryan Westfall, and grandchildren, Charlene and Bryan Alex, took up the gifts. They also are members in the Zenska Jednota. Following the Mass, a dinner was held Shula'a Restaurant.



## Doves Practice Social Distancing

Andrea Cibello, S172 of Wilkes-Barre, PA titled this photograph, "Social Distancing." Andrea took the photo on April 9, as the COVID-19 pandemic was spreading through Luzerne County. She explained, "I was looking out the kitchen window and noticed two doves resting on top of the bird feeder. Looks like they were 'social distancing.'"

This photo appeared in the *Citizens Voice* newspaper on April 29, 2020, in the Community Section of the newspaper under "Today's Hot Shot".



# Happy Father's Day

**Sunday, June 21**

**Dear God,**

Bless all the fathers in the world who have accepted the responsibilities of being a parent. Guide them to be outstanding role models to their children. Let them look to your example and to parent with patience, unconditional love and understanding.

**Amen**



**Find us on  
Facebook**

**FIRST CATHOLIC SLOVAK  
LADIES ASSOCIATION**



## Rev. Crookston Celebrates 40th Anniversary in the Priesthood

A member of Sr. Branch 88 in Monessen, Rev. Michael Crookston celebrated his 40th anniversary in the priesthood on Sunday, May 3, 2020. The coronavirus did not stop Mon Valley residents from helping Father celebrate an important milestone. Since a normal reception could not be held for him, a drive by parade was certainly a surprise for Father Mike. Fire trucks from the Volunteer Fire Department and Relief Association of Monessen, Hilltop Fire Department,



Rostraver VFD #1, Webster, Carroll Township and North Belle Vernon led the parade along with police units from Monessen, Charleroi and Donora. An estimated 250 cars gathered in a local restaurant parking lot and proceeded through Monessen Blvd. and onto Pennsylvania Blvd. where an unsuspecting Crookston was outside the parish house at Epiphany of Our Lord Church. Unaware of what was happening, Crookston was taken aback by all the noise and commotion driving toward him. "I thought there was a fire near here" Crookston admitted after the parade. "It was amazing how everything fell into place".

Approximately 250 cars took part in the parade. Crookston said "I had tears in my eyes. It was a beautiful experience. I was touched by the overwhelming love".

Rev. Crookston was ordained a Roman Catholic Priest in 1980. He currently serves as pastor of The Epiphany of Our Lord Catholic Parish in Monessen and St. Sebastian Church in Belle Vernon. He has served in various positions in parishes throughout the Diocese of Greensburg which includes four counties in western Pennsylvania: Armstrong, Fayette, Indiana and Westmoreland. In February 2019 he became Vicar Forane of Deanery IV in the Greensburg Diocese.

Father Mike graduated from Edinboro University of Pennsylvania with a Bachelor of Science in Speech Pathology and Audiology. He received his Master of Divinity Degree from St. Vincent Seminary, Latrobe, PA.

Father rejoined Epiphany of Our Lord Parish in 2012 after getting his start in the priesthood in Monessen in 1980. He also served at churches in Uniontown, Belle Vernon, Irwin and Indiana University of Pennsylvania.

Father said he had no intention of becoming a priest after studying speech therapy at Edinboro University, but a friend who happened to be a priest mentioned to him the prospect of joining the priesthood. "I planned on going to graduate school" he said. "I never gave it much thought".

Regardless of where he serves, Father Mike works to bring the community together through prayer and activities that involve all ages. He is a very caring person and everyone enjoys listening to him. Sunday's parade only reinforced to Crookston that he made the right choice 40 years ago. "It all has to do with the people here" he said. "It all comes down to the warmth and the goodness of the people".

## St. Ann's Lodge Sr. Branch 153 Scholarship Winners

Secretary of S153, Dolores Medvec (center) presented their two scholarship winners with a gift from the branch. Mila Medvec (right) is headed to Slippery Rock University to study business administration. Mila is the great-niece of Secretary Dolores Medvec. Katie Callahan (left) is a college graduate of Slippery Rock University and majored in Sports Therapy. She is the granddaughter of Judy and Frank Powell, members of S153. Heartfelt congratulations to these two young women as they continue their education and careers.



## YOUNGSTOWN DISTRICT CANCELLATIONS

The Youngstown District has cancelled all District events for this year. FCSLA scholarship winners will be sent Branch and District monetary gifts in mid-July. The Anna S. Granchay and Katherine L. Sedlacko winners will be announced at that time also.

# MATCHING FUNDS ACTIVITIES

## Sr. Branch 140

### Health Masks

Members of Sr. Branch 140, Lansford, PA have been making masks for many assisted living facilities, hospitals, or for anyone that may need one. They started in late March and within a few days were a little past 300. As long as materials and the government guidelines allows they will continue their good work.



## Sr. Branch 177

### Cookie/Basket Raffle

On December 14 and 15, 2019 Sr. Branch 177 sponsored a cookie sale and basket raffle at St. Isaac Jogues Church in Jefferson Hills, PA. This was a matching funds project.

Members of the senior branch and parishioners made delicious cookies and beautiful baskets and other items for the raffle. The cookie sale and raffle netted a profit of \$1,301. Senior branch president Gerald LaFrankie presented the matching funds check to Rev. Robert L. Seeman. Reverend Robert Seeman and the members of Saint Isaac Jogues Parish would like to thank FCSLA for the generous matching funds check.



Louise Biddle, Christian Mothers President at the cookie table.



Raffle table with several themed baskets.



Front row, L-R: Louise Biddle, Jean Grilli, Back row: Diana Sands, Lucy Angotti, Janet Isaacs and Monica LaFrankie.



Anthony Covelli and Lois Covelli, FCSLA members, Reverend Robert L. Seeman, Parochial Vicar of Saint Isaac Jogues Parish, Gerald LaFrankie, Pittsburgh District Vice President and Sr. Branch President and Monica LaFrankie, Sr. Branch Financial Secretary.

Scan this Code  
with your mobile  
phone to get more  
information about  
our Insurance  
Policies!





## 2020 Consular Tour of Slovakia & Its Neighbors

### Sr. Branch 350

#### Annual Fish Fry Dinner

Sr. Branch 350 held their Annual Matching Funds Fish Fry Dinner on Ash Wednesday, February 26 at St. Andre Bassett Parish in Wilkes-Barre, PA.

This fish dinner with baked potato, coleslaw, apple sauce, dessert, coffee, tea or soda provided for the parish family shut-ins was always popular and appreciated.



### SLOVAKIA HERITAGE TOUR September 11-20, 2020

Celebrate the fall harvest and the beautiful culture, history and countryside of Slovakia, up close and personal, on the 2020 Slovakia Heritage ten-day, small group tour. We'll explore age-old cities, medieval towns and historic sites as well as folk-life museums, the Tatry Mountains and picturesque villages. We'll join in the wine and harvest festivals that bring alive Slovakia's long music and craft traditions. Optional genealogical research, and ancestral village and family visits available. For more information visit [www.slovakiaheritage.com](http://www.slovakiaheritage.com) or contact Judith Northup-Bennett, Slovakia Heritage Tours, 978-544-5144 [slovakiaheritagetours@gmail.com](mailto:slovakiaheritagetours@gmail.com).

### Prague - Krakow - Vienna

**August 21 to September 5, 2020**

Slovak Honorary Consul Joe Senko has announced his 15th tour of Slovakia!

Visit the historic sites of Kosice, Presov, Bardejov, Levoca, Tatras, Trencin, and Bratislava, including a river cruise, several castles, famous churches, wine tasting, a mock wedding, rafting excursion, and spa treatments in Trencianske Teplice.

In Prague, the capital of the Czech Republic, we will enjoy a river cruise, cross the famous Charles bridge, and visit many historic sites.

In Poland, we will visit the famous salt mine, tour Auschwitz, visit the site of the Black Madonna, and shop in Zakopane.

Our full-day tour of Vienna includes a visit to Schunbrunn Palace.

- A private reception with the U.S. Ambassador to Slovakia, Bridget Brink\*
- A private reception with the Mayor of Presov (sister city of Pittsburgh), Andrea Turcanova\*

As we travel through various regions of Slovakia, arrangements can be made for you to visit your ancestral village and families.

The total price for this fantastic tour is just \$4,250 per person (double occupancy). This includes round trip airfare from Pittsburgh, two delicious meals daily, four star hotels, free admission to all the sites, air conditioned bus, a professional guide and more. Compare this itinerary with other tour packages. For a detailed copy of the daily itinerary or more information, contact Joe Senko at [jtsenko@aol.com](mailto:jtsenko@aol.com) or 412-956-6000.

\*Subject to unanticipated change in their official schedule.

### Jr. Branch 380 Scholarship Winner

Jr. Branch 380 member, Margaret Sejba, is shown receiving a branch scholarship from J380 secretary Christine Kiggins.

Margaret was chosen to receive a 4th grade scholarship award from the FCSLA home office for the 2019-2020 school year. She is a student at St. Hilary School in Fairlawn, OH. Also pictured are her parents, Matthew and Melanie Sejba.



## Youngstown/Spisska Nova Ves Sister Cities Tour 2020



If you would like to be a King, Queen, Prince or Princess for four days, then come join Kay and Jim Bench on our 22nd Youngstown/ Spišská Nová Ves Sister Cities Tour of Slovakia from July 10-24, 2020. We will spend the first two days of the tour and the last two days in

castles that have been made into hotels. Never before have we done this! *For a sneak preview of these castles you can visit the websites of Palace Art Hotel Pezinok at <https://www.palacearthotel.sk/sk/> and the Grand Víglaš at <https://grandviglas.com/>. Both castles are breathtakingly beautiful.*

We will be flying from Pittsburgh, PA, to Newark, NJ, and then non-stop to Vienna, Austria. Our 49-passenger, air-conditioned bus with a rest room will be awaiting us along with our guide Viera and bus driver Arnie.

Talk with the oldest living relative you have and find out where their ancestral village is located. Walk the streets of your ancestral home and visit with relatives.

Castles, churches, kolibas, tour of Vienna, folk performances, rafting on the Dunajec, visiting caves, boating in a cave, visit Hungary for lunch, shop in Poland, see the beauty of the Tatras, see where Janošik (the Slovak Robin Hood) was born, visit Litmanová, Čičmany, Červený Kameň, Marianska Hora, and many other places too numerous to mention. Get your walking shoes out as we will be walking all over Slovakia.

Space is limited so book your slot now. First come, first served. Total tour costs (air fare and land arrangements): \$4,469 per person from Newark (airfare included \$1,969); \$4,269 per person from Pittsburgh (airfare included \$1,769).

Adventure International Travel Service – Paul Hudak: phone 216-228-7171 or 800 542-2487.

Jim and Kay Bench, 428 W. 4th Ave., Derry, PA 15627.  
Cell: Jim 724-858-5843 or Kay 724-771-7900.

E-mail [jmbench@yahoo.com](mailto:jmbench@yahoo.com) or [skbench@gmail.com](mailto:skbench@gmail.com)



## A Prayer Amid a Pandemic

by Kerry Weber

Jesus Christ, you traveled through towns and villages “curing every disease and illness.” At your command, the sick were made well. Come to our aid now, in the midst of the global spread of the coronavirus, that we may experience your healing love.

Heal those who are sick with the virus. May they regain their strength and health through quality medical care. Heal us from our fear, which prevents nations from working together and neighbors from helping one another.

Heal us from our pride, which can make us claim invulnerability to a disease that knows no borders. Jesus Christ, healer of all, stay by our side in this time of uncertainty and sorrow.

Be with those who have died from the virus. May they be at rest with you in your eternal peace.

Be with the families of those who are sick or have died. As they worry and grieve, defend them from illness and despair. May they know your peace.

Be with the doctors, nurses, researchers and all medical professionals who seek to heal and help those affected and who put themselves at risk in the process. May they know your protection and peace.

Be with the leaders of all nations. Give them the foresight to act with charity and true concern for the well-being of the people they are meant to serve. Give them the wisdom to invest in long-term solutions that will help prepare for or prevent future outbreaks. May they know your peace, as they work together to achieve it on earth.

Whether we are home or abroad, surrounded by many people suffering from this illness or only a few, Jesus Christ, stay with us as we endure and mourn, persist and prepare. In place of our anxiety, give us your peace.

Jesus Christ, heal us.

Kerry Weber is an executive editor of *America*  
[www.americamagazine.org](http://www.americamagazine.org)

*Submitted for publication by Magdaline Iskra, District 10 and S172 President, Wilkes-Barre, PA*

Reprinted from *America* with permission of America Press, Inc., 2020. All rights reserved. For subscription information, call 1-800-627-9533 or visit [www.americamagazine.org](http://www.americamagazine.org)



## Recognition of Members in Branches 11 & 101

J-011 Member **LILIAN LYONS**, on her 14th birthday, was notified that she earned the Gold N' award at Nipher Middle School in Kirkwood, MO. This is the highest scholastic award issued at the middle school level in the Kirkwood School District. Students earning an average rubric score of 3.4, during eleven quarters of middle school, are awarded the Gold N'.



J-011 Member **SAM MIKLOVIC** has earned 10 BSA Merit Badges via virtual conferences and lots of paperwork. He, and brother J-011 Member Louis, have also been tending to their grape orchard.



J-011 Member **AUDREY MIKLOVIC** has been assembling wooden benches for family members with shop drawings provided, via the internet, by her wood-working shop teacher at Affton High School in Missouri.



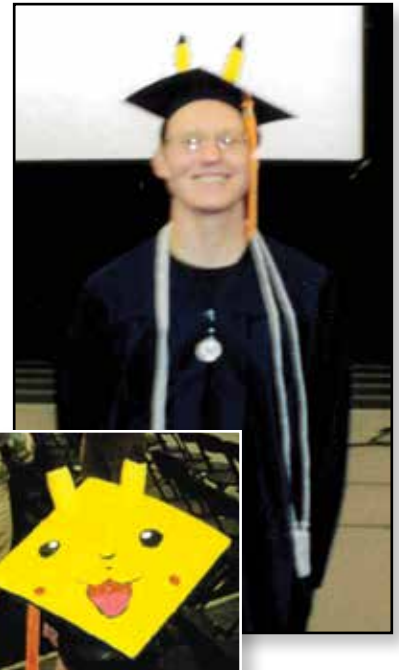
S-101 Member and 2018 FCSLA Junior Fraternalist of the Year **FRANCES MIKLOVIC** has been sewing, with the ongoing battle against the Coronavirus (COVID-19), personal protective equipment (PPE) – face masks for SSM Health Cardinal Glennon Children's Hospital – a 195-bed inpatient and outpatient children's hospital, located in St. Louis, MO, that cares for children of all ages due to the rampant stories of shortages of personal protective equipment for medical personnel. Frances, also, has sewn 21 face masks for her immediate family.

Frances was elected (via virtual election) Secretary for the Affton High School Branch of the National Honor Society which elevates her school's commitment to the values of scholarship, service, leadership, and character.

The purpose of this organization creates enthusiasm for scholarship, to stimulate a desire to render service, to promote leadership, and to develop character in the students of Affton High School.

## Casimir Kromkowski Graduates from Trine University

On May 5, 2018 Casimir Bruno Kromkowski (S028) graduated Cum Laude from Trine University in Angola, IN. He earned a Bachelor of Science degree in Design Engineering Technology. Always a fan of Pikachu from Pokemon, he decided to decorate his mortar board like the famed character.



## Convention Donations



Sr. Branch 423 Officers, Cathy Nadolski, Secretary and Catherine Ruzinok, President, presenting the donation check from the FCSLA National Convention to Sr. Mary Berigan, SND, of the Blessing House in Lorain, OH. The funds received from the FCSLA will help fund a new facility for their program. They are engaged in implementing a strategic plan that includes building a new facility to greatly expand their capacity to support Lorain County children and adults in crisis.



Mr. Krakowiak, of Holy Name High School received the donation check from the FCSLA National Convention from Sr. Branch 423 President, Catherine Ruzinok, with Kim Nadolski, member, and Cathy Nadolski, Secretary of Sr. Branch 423, and Barbara Sekerak, National Auditor and Financial Secretary of Sr. Branch 141. The funds will be used to purchase musical instruments for the high school students.

## ATTENTION UWAGA MERGER MEMBERS

### ARE YOU LOOKING FOR:

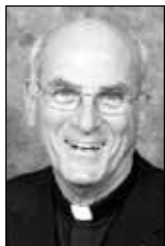
**Archived issues of Glos Polek  
or the Fraternal Journal?  
Photos from a past event?  
Polish Holiday Recipes?  
Polish Traditions?**

You can now find them  
on the FCSLA website!  
Go To: [FCSLA.ORG/](http://FCSLA.ORG/) Z District  
or [FCSLA.ORG/](http://FCSLA.ORG/) U District



# IN MEMORIAM

## Fr. John Kalicky, C.P.P.S., S81



Fr. John Kalicky, C.P.P.S., 84, passed away on June 18, 2019, at St. Charles Center, Carthage, OH. He was born on October 13, 1934 in Whiting, IN, to John and Lillian Kalicky. He entered the Missionaries of the Precious Blood in 1948 and was ordained on June 10, 1961. Fr. Kalicky's first assignment was to his home parish, St. John the Baptist, from 1962-73. He later served two terms as provincial director of the Missionaries' Cincinnati Province then returned to St. John from 1991-2014. Dedicated and faithful "Son of the Parish", Fr. Kalicky served the Church well in all his assignments, but his greatest joy was in parish ministry. "I am a priest forever, and I surely love working with the people," he once said. "If you really want to be a pastor, you have to walk with the people and share their lives. That's a special privilege." He led the parish with business expertise and a special connection with people. There was always a smile on his face and love in his heart. In his office you were pleasantly surprised by a display of his wood carvings. The detail was amazingly beautiful. You could tell he had a gentle hand in everything he did. A man of many talents, he realized his childhood dream by becoming a "Priest Pilot", when he took flying lessons and soloed a small plane. Fr. Kalicky was a member of FCSLA and appreciated all the support from Branches 58 and 81. We were fortunate to have Father John lead our congregation in Mass at our 125th Anniversary Celebration. He also attended FCSLA conventions and participated in offering of the masses. When churches were closing Father John stepped up to administer "The Cluster" of parishes in Whiting – No easy task. Running from church to church to meet with parishioners, saying masses and trying to keep all the churches open. He led this daunting task for seven years. Father John mentored priests and deacons relaying his experiences and showing his loving ways. We are forever grateful for the lasting memories he left as his legacy. We were truly blessed to have Father John lead our parish and touch our lives.

who desire may make contributions in her memory to: The Love of Christ Church of God, Attn: Kim Reger, 3607 Washington Ave, Abingdon, MD 21009 or 2019 Parkinson's Foundation FL: 200 SE 1st Street, Ste 800, Miami, FL 33131.

## Michele Mager, S114



Michele Mager passed away August 2, 2019 following a six-month illness. Born in Lorain, OH on July 1, 1968 to Paul S. and Mary B. (nee Mariotti) Mager, she and her family relocated to Amherst Township where she graduated from Marion L. Steele High School in 1986. Michele earned an Associate Degree in Banking and Finance from Lorain County Community College, a bachelor's degree in Finance and Accounting from Cleveland State University and a Certificate in Intelligence Analysis from Notre Dame College of Ohio. She was employed by the United States Department of Justice, Federal Bureau of Investigation (FBI) as a Forensic Accountant. She spent most of her career working counterterrorism matters and most recently, narcotics. Michele had an immense love of dance. She studied ballet under Lois Gremore of Oberlin for decades, danced at Ohio Ballet in Akron and was a dancer and director of the Lucina Slovak Folklore Ensemble of Cleveland. Michele was very active in the Slovak community. She was a person of character with strong convictions whose true happiness lied in living a life of purpose and meaning, placing a higher value on significance rather than success. She was a member of Holy Trinity Catholic Church until its closure, currently a member of St. Peter Parish of Lorain. She was also a member of St. Ann's Branch 114 of the First Catholic Slovak Ladies Association, St. John the Baptist Lodge Branch 228 of the First Catholic Slovak Union, Slovak Catholic Sokol Wreath 111 and the Italian American Veterans Post 1. Surviving is her mother, Mary Barbara (nee Mariotti) Mager, siblings, Marie, Sandy, Susie, Paulette and Paul. In lieu of flowers, a memorial can be made to Sorrowful Mother Shrine, 4106 OH-269, Bellevue, OH 44811.

## Dolores Pauline (Witkowski) Amsl, Z805



Dolores Pauline (Witkowski) Amsl, died on July 24, 2019 in Bel Air, MD. Born in Baltimore City near Patterson Park, she was the daughter of the late Walter W. and Pauline A. (Trawinski) Witkowski and the wife of Martin (Marty) L. Amsl who preceded her in death in 2006.

She attended Holy Rosary & Catholic High Schools of Baltimore, MD and attended the University of MD and St. Joseph's School of Nursing, attaining her Registered Nursing Degree. Working for a short time at Baltimore County Hospital and Westinghouse as an RN, she dedicated her life to being a housewife, mother, minister and teacher to many. Later in life she attained her ordination at Living Word Bible College and became a Reverend and Evangelist licensed through ECA. She was a devout Christian and dedicated her life to prayer, learning and teaching the bible to her family, friends and everyone she met. She is survived by her daughters, Regina Marie Amsl of Baltimore, MD and Debra Amsl Rettberg and her husband Gary of Joppa, MD and son William Anthony Amsl and his wife Virginia of PA and three grandchildren. Those

## Joan Kurzydym (nee Worosz), Z128



Joan Kurzydym (nee Worosz), 92, of Hammond, IN passed October 21, 2019. Joan is survived by daughters: Kathleen (Joseph) Joyce of Hammond, Barbara (late George) Gonzales of The Woodlands, TX, Patricia (James) Martinez of Hammond, and Cindy (Rich) Stahura of Hammond; daughter-in-law Nanette (late Joseph) Kurzydym of Naperville, IL; 12 grandchildren; 3 great-grandchildren; sisters, Theresa (late Edward) Michna of Hammond, MaryAnn (Don) Janus of Schererville, and Rita (Don) Stopper of Schererville. Joan and Eugene had a beautiful marriage and friendship, lasting 63 years. Together they traveled the world, attended polka dances through the United Polka Association, ran Griffith True Value Hardware store and most importantly to them, raised their five children. Joan was an active member of St. John Bosco Parish and the Altar and Rosary Society and the Polish Women's Alliance. In lieu of flowers, the family asks that donations be made to the Ray Graham Association for People with Disabilities: 901 Warrenville Rd. #500 Lisle, IL 60532.



### Majorie M. Strbjak S081



A gentle spirit and loving heart stopped beating when Majorie M. Strbjak, 96 of Whiting, IN passed away on October 26, 2019. Marjorie had the energy of a much younger person and contributed her time so generously to the FCSLA. Always ready to attend every fundraising event and delight us with her delicious baking treasures. For the past 17 years she has held an auditor position in Jr. Branch 58 and was currently serving as secretary of Sr. Branch 81. A mentor and inspiration to many members. Marjorie was the beloved wife of the late Francis J. Strbjak who passed away October 12, 1997; loving mother of Thomas (Sharon) and the late Robert; cherished grandmother of Brett (Rebecca), Brian and Michael; adoring GG of Elyse and Olivia; fond mother-in-law of Karen Strbjak; dearest sister of Marcella (late Stanley) Bazarko and the late Donald Requarth; dear sister-in-law of Lorraine (late Bernard) Strbjak; proud aunt to many nieces and nephews. Marjorie Strbjak was born on April 7, 1923 in Sangamon County, IL to Harry and Opal Requarth. She was a longtime resident of the Whiting-Robertsdale Community and was a graduate of George Rogers Clark High School, Class of 1941. She was a member of St. John the Baptist Catholic Church, Whiting, the St. John Rosary Society and the FCSLA Branch 81. She was a retiree of Jewel Food Stores with over 20 years of service. Marge loved to bake, play pinochle and spend time with her great-granddaughters. Devoted to her family, Marge will be sadly missed by all that knew and loved her.

### Margaret T. Abildua, S081



Margaret T. Abildua, 98, dedicated leader of Sr. Branch 81 and the Helen Kogan District passed away peacefully on November 11, 2019. She is survived by her husband and soulmate of 52 years, Anthony "Tony" Abildua. Although they did not have children of their own, she was a "mother figure and auntie" to many nieces and nephews. She was a lifelong resident of the Whiting-Robertsdale Community and proud of her Catholic faith and Slovak heritage. Margaret was a strong and devoted member of Branch 58 and 81 beginning as treasurer of the junior branch and continuing as president of our senior branch with service of over 27 years. She led our branch to great successes. Margaret served as District President making sure the district was actively thriving. She and her husband Tony were great supporters of Catholic education and many philanthropic causes. She was a lady of great energy, soft spoken but strong in her beliefs. Her legacy of volunteering, giving of time and financial support will be remembered by the people she touched. She was a born leader, always willing to take on any tasks. She always found a way to organize a group and convince them to help her complete a job. Margaret was especially proud of the state flag display she and Tony purchased as a gift to the home office for the 2015 Louisville Convention. Although she was unable to attend the convention, her coordination of the "Presentation of Flags" was her vision. It brought a sense of comradeship to all those in attendance. We are forever grateful for her mentorship and the wonderful example she was to all of us. Rest in peace Margaret, your work here is complete.

### Dorothy Ivan/Evans Manzlak, S200



Dorothy Ivan/Evans Manzlak died in her hundredth year on January 15, 2020. She was born February 1, 1920 in Glassport, PA to the late George and Susan (Timura) Ivan. Graduated as the class Salutatorian, she was the last surviving member of Glassport High School class of 1938. A member of the former Holy Trinity / St. Martin de Porres Catholic Church in McKeesport, she was a past president of the Confraternity of Christian Mothers and Ladies of Charity, was awarded the Diocese of Pittsburgh Ladies of Charity Service Award Medal, and founded the Holy Trinity Widows' Support Group. She was a church choir member where the Salesian-published poem she wrote, "Night of Nights," was set to music and sung at midnight mass. She also served as Glassport's Judge of Election, was a Girl Scout Leader, a past president of the Glassport Women's Club, past Secretary of the Pittsburgh District of the First Catholic Slovak Ladies Association, and an active volunteer and board member of the former Glassport Public Library. A resident of Redstone Highlands in North Huntingdon, PA since 2013, she was known as the "poet" for her spiritual poems, several of which were published by the Salesians in 15 of their anthology books and booklets. Much to her delight, two were chosen for the Salesian Golden Book of Poetry placed in the Vatican Library and several are posted on the Salesian website. She is survived by daughters, Daria Riesberg of Alamo, CA and Dr. Audrey (Timothy) Quinlan of North Huntingdon, PA; two grandchildren, one step-grandson, three great-grandchildren, and four step-great-grandchildren.

### Vit J. Kreil, W109



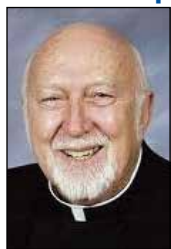
Vit J. Kreil died on October 28, 2019 in Wagner, SD. He was born on a farm west of Dante, SD on February 21, 1931, the son of Joseph, Sr. and Mary (Konfrst) Krcil. Vit attended Lone Tree county school through the eighth grade. Vit then helped on the family farm until being drafted in 1952. He served during the Korean War as a Marine until 1954. Vit started farming south of Wagner in 1955. He met the love of his life, Mildred Hron in 1956 and on September 17, 1957 Vit and Mildred were united in marriage. Vit continued to farm and sold Archer Oil and Vigortone Feed. In 1987 Vit and Mildred moved into Wagner. Vit served on the Lawrence School Board, was the treasurer for Catholic Workmen, was a lifetime member of the VFW and worked many years at the VFW Wednesday night bingo. Thankful for having shared his life are his wife Mildred of Wagner; four children: Patricia (Ron) Pavel of Lesterville, Robert (Beth) Krcil of Wagner, Daniel (Tracey) Krcil of Wagner, and Ruth (Rod) Bergin of Lake Andes; 11 grandchildren; 23 great-grandchildren; brothers: Joe (Irene) Krcil and Tony (Rita) Krcil, both of Wagner; sister Dorothy Dixon of Wagner; sisters-in-law: Linda Krcil of Avon and Judy Krcil of Wagner; many nieces and nephews and special friend Elsie.

*(Additional Obituaries on Page 18)*



# IN MEMORIAM

## Rev. Joseph R. Grosko, S011



Rev. Joseph R. Grosko, 87, died on January 6, 2020 in Marian Manor Personal Care Home in Pittsburgh, PA. Born in Braddock, March 27, 1932, he was the son of the late Andrew and Susan Grosko. He is survived by three sisters: Ann Pavlan, Elizabeth Rittenberger, and Julie Zuger, also many nieces and nephews. Besides his parents he was also preceded in death by two brothers; Andrew and John Grosko, and two sisters; Margaret Baker and Angie Neary. Rev. Grosko was a proud Veteran of the Vietnam War where he served as a Navy Chaplain. Rev. Grosko was ordained into the Diocese of Pittsburgh on May 30, 1959 by Bishop John Wright in St. Paul Cathedral and retired due to health reasons on July 26, 2017. Rev. Grosko was a graduate of St. Vincent College and Seminary. In his 58 years as a priest he served the following parishes: 1959-1964 Saint Albert the Great Parish, Pittsburgh; 1964-1966 Saint Ursula Parish, Allison Park; 1966-1978 Archdioceses for Military Services, Washington D.C.; 1978-1981 Our Lady of Loreto Parish, Pittsburgh; 1981-1989 Dioceses of Dumaguete, Philippines; 1989-1992 Children's Hospital of UPMC, Pittsburgh; 1989-1992 Saint Michael Parish, Munhall; 1992-1996 Holy Martyrs Parish, Tarentum; 1996-2002 Resurrection Parish, Pittsburgh; 2002-2017 Holy Trinity Parish, West Mifflin; 2002-2017 Saint Agnes Parish, West Mifflin. He was also the Chaplain for the Knights of Columbus, Serra Club, Slovak Catholic Sokol, was the National Chaplain for First Catholic Slovak Ladies Association (FCSLA) and District Chaplain for the Pittsburgh District.

## Rosemary Mondell, S233



Rosemary Mondell, age 86, of the South Side, passed away peacefully on December 3, 2018. Loving wife of the late John E. Mondell; daughter of the late Joseph A. and Mary (Grega) Zamiska; sister of Veronica (Cliff) Moeller, Mary Ann Matey (Brian Kovaly), Joann (Alan) Chelkis and the late Charles "Carl" Zamiska; sister-in-law of Bernadette Jakicic; also, numerous nieces, nephews, great-nieces and nephews and great-great-nieces and nephews. She was a former choir member of St. Matthew's Church, member of the Slovak Catholic Sokol and the First Catholic Slovak Ladies Association. She will be dearly missed by all.

## Donna M. Bisek, W001



Donna M. Bisek, age 55, of New Prague, MN died June 6, 2019. Donna was born on February 26, 1964 in Shakopee to Sylvester and Verena (Seurer) Wacker. She graduated from Burnsville High School and received an Associate Degree from Normandale Community College in special education. Donna married the love of her life, Frank J. Bisek, on September 2, 1988 at St. John's Catholic Church in Savage. The couple made their home in New Prague, where they raised their four children. Donna operated a daycare in her home for about 20 years and then became a nursing assistant, working in that industry for nine years, most recently at the VA Hospital in Minneapolis. She was a consummate caregiver and loved working

with veterans and children, especially those with special needs. Donna was very active in The Church of Jesus Christ of Latter-day Saints, particularly in Sunday school and the nursery. Donna is survived by her husband, Frank Bisek of New Prague; children, Sylvia (Evan) Fuller of New Prague, Joshua (Erica) Bisek of New Prague, Samantha (Tyler) Egbert of Prior Lake, Julia Bisek of New Prague; two grandchildren; father, Sylvester Wacker of New Prague; siblings, Robert (Kathy) Wacker of Prior Lake, Jerome (Marilyn) Wacker of Blaine, Roger (Jeanne) Wacker of Heidelberg, JoAnn (Leon) Smith of Savage, Carol (Anthony) Stamson of Savage; brother-in-law, Tom Lannon of Prior Lake; many other relatives and friends.

## Elizabeth Gentile, S156



Elizabeth (Betty) Mary Skvarka Gentile, 98, passed away in Williamsburg, VA on October 29, 2019. She is preceded in death by her husband, Larry Gentile and daughter, Marilynn Moschel. She and her parents came through Ellis Island from Czechoslovakia when she was six months old and settled in Struthers, OH. It was there that Betty lived with Larry and raised their three children. After Larry's death, Betty moved to Williamsburg, VA to be closer to her daughter, Marilynn. She was a member of Saint Bede Catholic Church and the 18 Holers at Kingsmill in Williamsburg, VA and the FCSLA in OH. Betty has lived at the Landing for the past 13 years, receiving wonderful care for which her family are forever grateful. Survivors include her son, Paul Cmil; daughter, Carol Dimech; son-in-law, Rick Moschel; four grandchildren; and two great grandchildren.

## Larry M. Visnosky, S211



Larry Michael Visnosky, 67, of Leavenworth, KS passed away on October 31, 2019 in his home. Larry was born on June 16, 1952 in Kansas City, KS to George and Thelma (Ross) Visnosky. Larry served in the United States Air Force from 1970 to 1987. He then was in the United States Air Force Reserves until his retirement in 1987. After retirement moving to Jasper, AR, where he operated the Arkansas House, a Bed & Breakfast and a Dairy Diner for many years. During his time at the Bed & Breakfast, Larry hosted many functions from all over the United States and as far away as Japan. Larry acquired a brown bear cub which he brought with him to the Arkansas House. Larry raised Coco as his child and they were even featured in National Geographic. Larry enjoyed spending time with family and friends. Larry was a generous person and would share whatever he had with you. He is survived by his wife Warangkana (Gwang); four children: son Shane Voyles and wife Patty, Blue Springs, MO; daughter Valerie Malott and husband Bill of Lawson, MO; son Mark Visnosky and wife Laura, Branson, MO; and daughter Elizabeth Miller and husband Bryan of Benbrook, TX; Stepson Jeff Collins and wife Michelle of St. Petersburg FL; Stepson Isaya Disayakaran of Leavenworth, KS; 10 grandchildren and 3 great-grandchildren; many nieces and nephews and extended family; Brother Ronald Visnosky (Tina Wright) of Harrison, AR; sister Victoria Worley and husband Ron of Platte City, MO and brother Michael Visnosky (Arlene Powell) of Kisse Mills, MO. Memorial contributions are suggested to the Wounded Warrior Project.



# **FCSLA Executive Committee Fourth Quarterly Meeting**

**Home Office, Beachwood OH • November 12, 2019**

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

National President Cynthia M. Maleski called the meeting to order at 9:38 a.m. at the home office, Beachwood, Ohio. National Director Jeanette E. Palanca was asked to open the meeting with prayer and National Director Lawrence M. Golofski led us in the Pledge of Allegiance.

## **Opening Business**

### **Roll Call**

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

|                        |                    |
|------------------------|--------------------|
| Cynthia M. Maleski     | National President |
| Jeanette E. Palanca    | National Director  |
| Lawrence M. Golofski   | National Director  |
| Barbara Novotny Waller | National Trustee   |

National Trustee Virginia A. Holmes and National Chaplain Monsignor Peter M. Polando were absent. President Maleski noted they were excused until they arrive, and we do have a quorum. Secretary Kimberly A. Graham and National Treasurer Stephen C. Hudak were also in attendance.

### **Approval of Agenda**

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

**MOTION ADOPTED**

### **Approval of the Minutes**

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

**APPROVED**

## **National President's Comments**

### **Sales**

President Maleski noted that Pennsylvania was #1 in life and annuity sales combined as of September 30, 2019. Nebraska was second and Ohio was third. Life and annuity sales were up 31% from the prior year. We had the guaranteed issue program this year until August 31, 2019, the branch membership challenge and the Cruise to the New Membership Drive and all 3 programs had an impact on increasing our sales.

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

President Maleski stated all 7 products have been filed with the IIPRC. The IIPRC covers 42 states and we also have filed our products with the 7 other states. The two SPWL products have been approved by the IIPRC. We have three whole life products that have been developed. In addition, two term products have been developed, the 20-year level term and the juvenile term to age 30. Internal testing has been completed, marketing materials are being developed on the remaining products and we await approval from IIPRC for these remaining products.

National Trustee Virginia A. Holmes joined the meeting at 9:45 a.m. and it was noted that National Chaplain Monsignor Peter M. Polando due to an illness will be absent.

### **2019 Quadrennial Convention**

President Maleski states that in order to continue to enhance our image and build more engagement with the branches and the district, we sent out a letter to the board, district presidents and donation committee to work together to make the donation check presentations. We believe this effort will continue to build our image and presence as a charitable and benevolent society in the communities across the country. President Maleski suggested that we contact the local media and that we take photos of the check presentations. In the past, we sent out the checks directly to the charities. To build more engagement with the members and to enhance the process we asked for local participation to deliver the checks by November 20, 2019. The checks remaining in the home office by this date will be sent directly to the charities.

### **Court of Appeals**

There are 2 vacancies on the Court of Appeals that need to be filled by this board. The vote will take place at the December board meeting. The vacancies were announced at the convention, it was advertised in the magazine and letters were sent to previously interested candidates who had previously expressed an interest in this role. As of today, 15 members have asked for intent forms and 3 intent forms have been returned.

### **Marketing Rebranding**

The marketing firm that we have engaged is working on Phase II (Brand Development) and will update the officers on naming concepts, logo, brand positioning statement and tagline options. Then we will present Phase II to the board. We asked the marketing firm for their assistance on a new name for our new product series.

### **2023 Convention Planning**

President Maleski stated that there needs to be some discussion regarding the goal of the convention in terms of accessibility of those who are in our strong bands of membership. Several fraternal are making parts of the members/branches in their convention or as a tag along at the end as a family focus event for broader engagement.

### **Ohio Department Insurance (ODI)**

The five-year focus exam has begun with FCSLA presenting material in an electronic format. Phase I the IT portion has been submitted and in mid-November we will need to submit a report on several other areas including planning, governance, and other areas. The exam has expanded from being a financial exam only to a focus review of several other areas. We anticipate ODI will be on site for face to face meetings after the first of the year.

# FCSLA Executive Committee Fourth Quarterly Meeting

## Strategic Relations

President Maleski mentioned that we had an opportunity to engage in discussion with a small fraternal. We continue to develop our relationships with other fraternal societies. We will continue to explore internally possible opportunities to see if we can develop some synergies.

National Trustee Holmes was elected as President of Pennsylvania Fraternal Alliance. Our National President Maleski installed her. This is historic since it is the first time someone from our society was elected as President of this organization. There are a large number of fraternal organizations in Pennsylvania.

## Home Office Staff

Recruitment efforts are ongoing for the National Sales Manager, Executive Assistant and Marketing Coordinator. We have had several rounds of candidates for the National Sales Manager. Several new candidates have come forward. We continue to accept resumes until we find the best fit for the organization.

## Actuary

As approved by the board of directors, we have a new outside actuary Allen Bailey and Associates. The transition planning process has now begun.

## Branch Revitalization Project

This phase of this project is focused on branch offices that do not have any officers. FCSLA National Fraternal Director sent letters to all members ages 25-75 to identify interest in branch leadership and we did not get any responses. As outlined to the District Presidents in May 2019, the next step is to match the branches up with the district and reach out to the district president to see if they could be moved to another branch in the area.

## PUNA – Division U

President Maleski stated that PUNA had their Debutante Ball and Trustee Novotny Waller and National Editor Carolyn Bazik went as a photographer. They had 2 debutantes and it was a successful event. We will continue this event if the advisory board recommends it.

## PWAA – Division Z

This division is involved in leadership positions in two Chapters of Kosciuszko Foundations in Pittsburgh and in Chicago. They are asking for our support with this foundation.

## AFA Meet and East

There was an event held in Chicago, IL and it was attended by National Directors Jeanette E. Palanca and Joann Skvarek Banvich, and District President Lorraine Gibas. In our debriefing, we have some information we will share when we continue to develop our leadership planning.

## California Fraternal Alliance

President Maleski noted that our Regional Sales Man-

ager Jim Donovan is the President of the California Fraternal Alliance. He invited us to the annual meeting. National President asked Director Palanca to represent her there.

## Donation Request

The sisters of St. Cyril and Methodius celebrated their 100th anniversary in Danville, PA this year. They submitted a request to the convention donation committee, but it was submitted after the deadline. President Maleski asked if the body wants to consider donating for their 100 anniversary and make a recommendation to the board. Discussion ensued but no recommendation was made to the board at this time.

## District News

President Maleski noted that District President Margaret Abildua of the Okres Helen Kocan passed away on November 11, 2019.

## Approval of President's Report

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

### MOTION ADOPTED

A ten-minute break was called at 10:48 a.m. and the meeting reconvened at 11:02 a.m.

## National Treasurer's Report

Treasurer Hudak presented the Treasurer's Report as of September 30, 2019.

### Supplement 1

## Investments

Treasurer Hudak reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Income before Dividends, Bond Rating and a snapshot of our portfolio. At the end of September, our admitted assets were at \$1.02 billion. A new report of our revenue was introduced to the executive committee.

Treasurer Hudak reviewed the Income Statement Analysis and Balance Sheet Analysis, the Balance Sheet and Income Statement. Questions were asked and answered.

## Annuity Reserves by Product

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

## Acquired Securities Report

Treasurer Hudak reviewed the acquired securities where we invested \$16.7 million dollars since our last Executive Committee meeting. Treasurer Hudak also reviewed the credit watch list. Treasurer Hudak introduced some new charts that give us a snapshot of industry sector exposure and will share this annually. Treasurer Hudak also introduced a few new charts on our base bond exposure, credit events,



# FCSLA Executive Committee Fourth Quarterly Meeting

and watch report and he will share these charts on a quarterly basis. A few questions were asked and answered.

Lunch recess was called at 11:48 p.m. The meeting reconvened at 2:32 p.m. President Maleski called the second half of the fourth quarterly meeting to order.

Treasurer Hudak then introduced Controller Frank Rando who joined the meeting at 2:32 p.m. to discuss third quarter 2019 Budget vs Actual.

## Third Quarter 2019 Budget vs Actual

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

## 2020 Budget Discussion

Controller Rando discussed how we enhanced the budget process that is conducted in the home office with the individual budget owners. Controller Rando reviewed the 2020 budget and compared it to the past five years of actual results. Questions and comments were asked and answered.

Controller Rando was excused from the meeting at 3:50 p.m.

## Sr. Branch 153 Holds Annual Holiday Party

Sr. Branch 153, Farrell, PA held their annual Christmas party on Sunday, November 10, 2019 at the Park Inn by Radisson, West Middlesex, PA. Everyone enjoyed a sit down dinner followed by a short meeting. Then the fun began.

Bingo was played for prizes, numbers were pulled for door prizes (actually everyone in attendance received one) and each member received a box of candy from the branch. Handouts from the National headquarters were also passed out. The afternoon closed with Christmas Carols sung in Slovak and English.

Prayers were offered for all deceased members and Christmas wishes extended to all. Everyone left saying what a wonderful time they had and were looking forward to next year already!



## Investment Policy Guidelines

Treasurer Hudak passed out our current Investment Policy guidelines that was approved at the March 30, 2016 Board of Directors meeting and will present updated guidelines of our Investment Policy at the December board meeting.

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

**MOTION ADOPTED**

## Unfinished/New Business

### Annuity Interest Yield

Treasurer Hudak passed out the yield curve as of today. Treasurer Hudak recommended that the Executive Committee recommend to the board that credit rates remain the same for the first quarter of 2020. President Maleski entertained a motion to accept Treasurer Hudak's recommendation. Director Palanca moved and seconded by Director Golofski to accept Treasurer Hudak's recommendation.

**MOTION ADOPTED**

## Executive Committee Meeting Dates

First Quarterly Meeting – TBD  
Second Quarterly Meeting – TBD  
Third Quarterly Meeting – TBD  
Fourth Quarterly Meeting – TBD

## Adjournment

Trustee Holmes moved and Director Palanca seconded to adjourn the meeting. The meeting adjourned at 4:17 p.m.

**MOTION ADOPTED**

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

## ATTEST:

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



# REPORT OF THE FCSLA NATIONAL TREASURER

## BALANCE SHEET AS OF JANUARY 31, 2020

### ASSETS

|                                      |                         |
|--------------------------------------|-------------------------|
| Cash & Short Term Investments        | \$ 26,040,649           |
| Bonds                                | 973,580,907             |
| Preferred Stock                      | 1,767,282               |
| Common Stock                         | 7,617,971               |
| Investment Income Due & Accrued      | 15,031,322              |
| Property Plant & Equipment, Net      | 4,967,532               |
| Certificate Loans & Accrued Interest | 2,381,172               |
| Other Assets                         | 923,875                 |
| <b>TOTAL ASSETS</b>                  | <b>\$ 1,032,310,711</b> |

### LIABILITIES

|  |                         |
|--|-------------------------|
| Life Reserves                              | \$ 300,746,002          |
| Annuity Reserves                           | 601,728,391             |
| Death Claims Payable                       | 2,906,656               |
| Unearned Premiums                          | 418,275                 |
| Matured Endowments                         | 363,457                 |
| Provision for Dividends Payable            | 1,400,000               |
| Accumulated Dividends & Interest           | 4,815,828               |
| Accrued Convention Donations               | 50,000                  |
| Provision for Future Conventions           | 62,486                  |
| Asset Valuation Reserve                    | 10,525,140              |
| Interest Maintenance Reserve               | 415,543                 |
| Other Liabilities                          | 2,279,677               |
| <b>TOTAL LIABILITIES</b>                   | <b>\$ 925,711,453</b>   |
| Surplus                                    | \$ 106,599,258          |
| <b>TOTAL LIABILITIES AND SURPLUS FUNDS</b> | <b>\$ 1,032,310,711</b> |

## INCOME STATEMENT

For the One Month Ending January 31, 2020

### REVENUE

|  |                     |
|--|---------------------|
| Insurance Premiums                           | \$ 254,404          |
| Annuity Premiums                             | 4,037,973           |
| Investment Income                            | 4,014,992           |
| Amortization of Interest Maintenance Reserve | 6,650               |
| Rental Income                                | 26,715              |
| Other Revenue                                | 1,194               |
| <b>TOTAL REVENUE</b>                         | <b>\$ 8,341,928</b> |

### EXPENSE

|                                  |                     |
|----------------------------------|---------------------|
| Increase in Reserves — Life      | \$ (436,998)        |
| Increase in Reserves — Annuity   | 2,640,355           |
| Insurance Benefits               | 772,323             |
| Annuity Benefits                 | 3,559,563           |
| Commission Expense               | 95,473              |
| Surrender Benefits               | 578,276             |
| Matured Endowments               | (50,483)            |
| Interest Expense                 | 28,965              |
| <b>LIFE AND ANNUITY EXPENSES</b> | <b>\$ 7,187,474</b> |

### Revenue Less Life and Annuity Expenses

|                                       |                   |
|---------------------------------------|-------------------|
|                                       | \$ 1,154,454      |
| Bank Service Charges                  | 13,296            |
| Data Processing Service Fees          | 11,644            |
| Accounting Fees                       | 13,083            |
| Actuarial Fees                        | 40,318            |
| Legal Fees                            | 3,000             |
| Consulting Fees                       | 16,138            |
| Employee Benefits                     | 49,632            |
| Fees — Directors                      | 19,957            |
| Salaries — Employees                  | 155,277           |
| Salaries — Officers                   | 46,828            |
| Temporary Office Expense              | 15,243            |
| Tax Expense                           | 20,306            |
| Depreciation Expense                  | 20,927            |
| Utility Expense                       | 1,572             |
| Postage and Printing                  | 870               |
| Advertising & Marketing               | 5,544             |
| Travel Expense                        | 5,357             |
| Insurance Department Fees             | 4,823             |
| Sales Expenses                        | 20,416            |
| Rental Expense                        | 26,715            |
| Building Expense                      | 7,333             |
| Insurance Expense                     | 2,779             |
| Office Equipment & Supplies Expense   | 10,233            |
| Dues & Subscriptions                  | 5,967             |
| Human Resources                       | 3,296             |
| Other Expense                         | 729               |
| <b>SALES &amp; OPERATING EXPENSES</b> | <b>\$ 521,283</b> |

### Revenue Less Sales & Operating

|  |                   |
|--|-------------------|
|  | \$ 633,171        |
| Post Mortem Benefits                   | 145,149           |
| Misc. Member Benefits                  | 3,240             |
| Donation Expenses                      | 6,209             |
| Change in Accrued Convention Donations | 12,500            |
| Convention Expenses                    | 15,625            |
| Branch and District Funding            | 66,667            |
| Fraternal Activities                   | 509               |
| Official Publications                  | 44,323            |
| Scholarship Awards                     | 47,333            |
| <b>DIRECT FRATERNAL EXPENSES</b>       | <b>\$ 341,555</b> |

### Total Income (Loss) from Operations

|                               |                   |
|-------------------------------|-------------------|
|                               | \$ 291,616        |
| Dividends to Members          | 104,254           |
| <b>Subtotal Income (Loss)</b> | <b>\$ 187,362</b> |
| Capital Gains (Loss)          | (5)               |
| <b>NET INCOME (Loss)</b>      | <b>\$ 187,357</b> |



## 2020 Online Youth Camp • July 13-24, 2020

Polish American Congress Charitable Foundation

The Polish American Congress Charitable Foundation is sponsoring an Online Cultural Program for American teenagers of Polish descent ages 13-17 in cooperation with the School of Polish Language and Culture Jagiellonian University.

Participation is open to members of the following Fraternals: First Catholic Slovak Ladies Association, Polish Falcons of America, Polish National Alliance and Polish Roman Catholic Union and to student members of a Polish American Congress Division or National. Membership will be verified prior to your acceptance. Participants will be selected on a first come first served basis, with preference being given to students who have not previously participated in a PACCF sponsored Youth Trip. Enrollment is limited to 100 participants. Even though this is an online Program, a valid U.S. Passport or Permanent Resident Card is required, due to School regulations.

The program will include 30 hours of Polish language with a placement test administered to determine students' knowledge of Polish and classes will be structured accordingly. 20 hours of virtual sightseeing tours, cooking classes, Polish holiday traditions, song and dance, games and online quizzes.

The cost of the Camp is \$350.00 U.S. per person. Of this cost, participants will pay \$150.00 (nonrefundable) and the PACCF will pay the balance of \$200.00 per person.

Applications and itinerary are available for download on our website [www.paccf.org](http://www.paccf.org). If you have any questions please contact Alina Slomiany at (773) 763-9942 or Bo Padowski at (847) 420-4070.

**DEADLINE FOR RECEIPT OF APPLICATION AND FEE IS JUNE 10th.** Mail to: PACCF 6645 N. Oliphant Ave., Suite A, Chicago, IL 60631





## Backyard Dining

### SUN-DRIED TOMATO AND RICOTTA BRUSCHETTA

- ½ (12-ounce) baguette
- 2 tbsp. refrigerated pesto
- ½ cup part-skim ricotta cheese
- ¼ tsp. salt
- ¼ cup drained chopped oil-packed sun-dried tomatoes

Prepare outdoor grill for direct grilling on medium.

Meanwhile, brush cut sides of baguette with pesto. In small bowl, combine ricotta and ¼ teaspoon salt.

Place baguette on grill, cut sides down, and cook about 2 minutes or until toasted. Transfer to cutting board.

Spread ricotta mixture on grilled sides of baguette; top with sun-dried tomatoes. Cut each crosswise into 6 pieces.

### STRAWBERRY COBB SALAD

*For the green goddess dressing*

- 1 cup store-bought ranch dressing
- ½ bunch flat-leaf parsley
- 3 tbsp. thinly sliced chives
- 8 large basil leaves

*For the salad*

- 2 tbsp. extra-virgin olive oil
- 2 (6-oz.) boneless skinless chicken breasts
- kosher salt
- Freshly ground black pepper
- 2 romaine hearts, shredded
- 12 strawberries, hulled and thinly sliced
- 1 avocado, pitted, peeled and thinly sliced
- ¼ red onion thinly sliced
- 4 oz. crumbled goat cheese
- 2 oz. thinly sliced prosciutto
- 1 hard-boiled egg, quartered

Make the dressing: Place all ingredients in a blender and blend until smooth. Set aside.

Preheat oven to 350. In a skillet over medium-high heat, heat oil. Season each chicken breast with salt and pepper and place in the skillet. Sear chicken, 3 to 4 minutes per side. Transfer skillet to oven and continue to cook, 8 minutes. Remove from heat and transfer chicken to a cutting

board. Cool 7 to 10 minutes before slicing.

To assemble: Pour half the dressing into a large mixing bowl and toss together with shredded romaine. Transfer coated romaine to a serving bowl and top with sliced chicken breasts, strawberries, avocado, onion, goat cheese, prosciutto, and egg. Season entire salad with salt and pepper.

Serve entire salad, family style, along-side remaining dressing.

### SHRIMP SCAMPI FLATBREAD

- 2½ tbsp. extra-virgin olive oil, divided
- 2 tbsp. butter
- 3 cloves garlic, minced
- Pinch crushed red pepper flakes, plus more for garnish
- 1½ lb. large shrimp, peeled and deveined
- kosher salt
- Freshly ground black pepper
- Juice and zest of 1 lemon
- 1 large store-bought flatbread
- 2 cup shredded mozzarella
- Chopped fresh parsley, for garnish

Preheat oven to 400. In a large skillet over medium-high heat, add 2 tablespoons oil and butter. Add garlic and cook until fragrant, 1 minute. Add red pepper flakes and continue to cook, 1 minute more. Add shrimp and season with salt and pepper. Sear 2 minutes per side. Deglaze pan with lemon juice until most of the liquid has evaporated, then remove from heat.

Place flatbread on a baking sheet and brush with remaining ½ tablespoon oil. Sprinkle with 1½ cups mozzarella and top with shrimp mixture. Top with remaining mozzarella and bake until cheese is melty and flatbread golden, 12 to 15 minutes.

Garnish with red pepper flakes, parsley, and lemon zest.

### BAKED GARLIC-BUTTER SALMON

- 2 lemons, thinly sliced
- 1 large salmon fillet (about 3 lb.)
- Kosher salt
- Freshly ground black pepper
- 6 tbsp. butter, melted
- 2 tbsp. honey
- 3 cloves garlic, minced
- 1 tsp. chopped thyme leaves
- 1 tsp. dried oregano
- Chopped fresh parsley, for garnish

Preheat oven to 350. Line a large rimmed baking sheet with foil and grease with cooking spray. To the center of the foil, lay lemon slices in an even layer.

Season both sides of the salmon with salt and pepper and place on top of lemon slices.

In a small bowl, whisk together butter, honey, garlic, thyme, and oregano. Pour over salmon then fold up foil around the

salmon. Bake until the salmon is cooked through, about 25 minutes. Switch the oven to broil, and broil for 2 minutes, or until the butter mixture has thickened. Garnish with parsley before serving.

### OREO CHEESECAKE BITES

- Oreo Cookies (18 whole cookies plus about 8 to chop up)
- 12 oz. cream cheese at room temperature
- ½ cup sugar
- 2 eggs, lightly beaten
- ½ cup of sour cream
- 1 tsp. vanilla
- ⅛ tsp. salt

Preheat the oven to 275 degrees, place 18 cupcake liners in muffin tins, then place an Oreo at the bottom of each one.

In a large mixing bowl, beat the cream cheese until it is smooth. Add in the sugar and mix until smooth. Mix in the beaten eggs and the vanilla, scraping down the sides of the bowl when necessary. Add in the sour cream and salt. Mix well. Carefully spoon batter into lined muffin tins until they are filled about ¾ of the way.

Coarsely chop Oreos and add to the top of each mini cheesecake. Bake at 275 for about 20-23 minutes until set. Let cool completely and refrigerate for at least 2 hours before serving.

To serve, carefully peel off the cupcake liners and arrange on a platter.

### CARAMEL APPLE GRAPES

- ½ lb. seedless green grapes
- 1 cup caramel vodka, for adults (or any other type of fruit juice)
- 1 cup melted Caramels, approximately 25
- 1 cup chopped peanuts

Soak grapes in caramel vodka (or juice) and refrigerate 1 hour. Drain grapes and pat dry with paper towels.

Poke toothpicks in grapes, then dip in caramel and peanuts. Transfer to a parchment-lined baking sheet to let set.

### PEANUT BUTTER MARSHMALLOW SQUARES

- Cooking spray
- 2 cups butterscotch chips
- 1 cup peanut butter
- 4 tbsp. butter
- ½ tsp. pure vanilla extract
- Pinch kosher salt
- 1 (10-oz.) bag rainbow marshmallows

Grease a 8"-x-8" baking pan with cooking spray. In a medium saucepan over medium heat, melt butterscotch chips, and peanut butter together. Turn off heat then stir in vanilla and a pinch of salt. Let cool to room temperature. Stir in marshmallows then pour into prepared pan. Refrigerate until set, 2 hours.





PERIODICAL

6/20

## **The FCSLA Mission Statement**

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

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

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