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Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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The First Catholic
Slovak Ladies Association
Officers & Board of Directors
wish you a

Blessed Christmas
and a very
Happy New Year



ŽENSKÁ JEDNOTA

Fraternally Yours, ŽENSKÁ JEDNOTA®



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OFFICE HOURS — HOME OFFICE

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

EDITOR: Carolyn Bazik
P.O. Box 1617, Reading, PA 19603
E-mail: zjbazik@comcast.net
Phone (610) 373-2743 • Fax (610) 375-8333

BOARD OF DIRECTORS

CHAPLAIN:

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

PRESIDENT:

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

NATIONAL DIRECTORS:

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

Joann Skvarek Banvich, Whiting, IN 46394. Resi-
dence: (219) 322-8785. Email: btvendo@gmail.com.

Lawrence M. Golofski, 1114 Surrey Lane, Vander-
grift, PA 15690. Residence: (412) 915-9035. Email:
LarryG.FCSLA@gmail.com.

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

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May You Be Blessed

May you be blessed with all
things good.

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

May your victories be more
abundant than all the grains
of sand on all the beaches
of all the oceans in all the
world.

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

May every pathway you choose
lead to that which is pure
and good and lovely.

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

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

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

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

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

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

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

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

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

Kate Nowak



Dear Friends,

May you be blessed and may others be blessed by you.
This is my heartfelt wish for you this Christmas season
May you be blessed ... Merry Christmas!

Until next month,
Warmly, Carolyn

FOURTH LUMINOUS MYSTERY: THE TRANSFIGURATION OF THE LORD

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

My dear Sisters and Brothers,

If any of the Mysteries of the Rosary deserves to be called luminous, it is the Transfiguration of Jesus Christ. The Transfiguration is one of the five major milestones in the gospel narrative of the life of Jesus, the others being Jesus' Baptism, Crucifixion, Resurrection, and Ascension. Where Jesus' Baptism in the Jordan River marked the beginning of Christ's ministry and the Ascension would mark the end, the Transfiguration was the culminating point. The event, which is recorded in the gospels of Matthew, Mark and Luke, and referred to in the gospel of John, is the fourth Luminous Mystery. The Fruit of this Mystery is a "desire for holiness." The miracle of the Transfiguration is unique as instead of Jesus performing a miracle, it is a miracle that happens to Jesus himself.

Since the wedding feast at Cana, the gospels tell of the miracles Jesus continued to perform. Jesus also began to prepare his disciples for what was ordained to be as he foretold his own death just days before the Transfiguration. The apostles did not want to hear of it. They had been faithful followers

for almost three years and witnessed Jesus' many miracles. To their way of thinking, surely if Jesus was the chosen Messiah, he would not die. Perhaps they even began to wonder if he really was the Messiah.

Jesus decided to take Peter, James and John up a high mountain to pray with him. Although there is no mention in the Bible of which mountain, it is believed to be Mount Tabor. While there, nightfall was coming upon them, and as Jesus kept praying, the three apostles fell asleep. Suddenly they were awakened by what was taking place as Jesus was transfigured before them. Christ's face "became as dazzling as the sun, his clothes as radiant as light" (Mt. 17:2). From the brightness came the sound of voices. The disciples saw that Jesus was conversing with Moses and Elijah about the trials that awaited Jesus in Jerusalem. The presence of Moses and Elijah is best interpreted as indicating that Jesus was the fulfillment of everything taught by these two, with Moses representing the Law and Elijah representing the Prophets. Seeing this, Peter was somewhat dumbfounded and

asked if Jesus wished three tents to be put up for them. Just then a bright cloud came over all and from the cloud came a voice that said, "This is my beloved Son, with whom I am well pleased; listen to him" (17:5). This is the second time where God the Father proclaims that Jesus is His Son and admonishes us to listen to him; the first time being at Jesus' Baptism in the River Jordan. Hearing this voice the three disciples fell to their knees and were very afraid, but Jesus touched them and reassured them not to fear. When they raised their eyes, only Jesus stood before them and all had returned to as before. As they came down from the mountain, Jesus, wishing to preserve the secret that he was the Messiah until the prescribed time that was foreordained, said, "'Tell no one the vision until the Son of Man is raised from the dead'" (17:9). The disciples did as Jesus asked although being somewhat confused as to what exactly Jesus meant.

The Transfiguration was intended to strengthen the faith of the disciples and to confirm what Jesus had told them days earlier. Christ was preparing them and fortifying their faith for the coming agonizing struggle of the Passion of which they were to be witnesses. At the same time the vision at the Transfiguration gave them a small sample of the heavenly glory which can be attained by suffering.

This Advent as we prepare for the anniversary of Christ's birth, may we all fervently commit ourselves to the Faith we profess and may we be more dedicated to the work that God calls us to in our daily life. Let us draw encouragement and inspiration from the account of the Transfiguration of Jesus Christ and respond to the invitations of grace in our daily lives in order to grow more fully into the image and likeness of Jesus Christ, our Savior.

**To all members
of the First Catholic Slovak
Ladies Association,
their families and their friends,
*Vesele Vianoce! Merry Christmas!***

5th Grade FCSLA Scholarship Winner



FCSLA 5th grade scholarship winner and J380 member, Margaret Sejba, is shown here with her grandmother and J380 Vice-President, Kathy Sejba, who presented her with a branch scholarship gift.

Also shown is Margaret's younger sister, Rachel, who also received a branch gift for simply applying for an FCSLA scholarship.

Margaret and Rachel are the daughters of Melanie and Matthew Sejba and attend St. Hilary School in Fairlawn, OH.

Message from our National President

CYNTHIA M. MALESKI



Dear fellow members,

As we enter the season of Advent and Christmas, it is fitting for me to focus on a number of our current initiatives and the state of our society in our goals of providing financial security to our members and promoting programs for the benefit of the communities where we live and work. These goals define us as a major participant and leader in a world where we live fraternally united and bonded together to improve the lives of others and for all

to be financially secure.

We have been a benevolent leader in the United States in these endeavors since our very beginnings, reaching out to our members and those in the communities in time of pandemic, economic depression, hardship and at all times when more is needed to protect life in all its forms, preserve our nation and promote peace.

In our common goals, and by bonding together, we embrace others in unified pursuit of the common good, which is only reached when we work together to improve the well-being of people in our society and the wider world. What a lofty noble cause!

These goals have been acted upon both fraternally and financially in our society since our humble beginnings. I am struck by the amazing work that we have done together to pursue the common good during this historic year of the COVID-19 pandemic:

- First and foremost, we have been able to continue serving our members and others by helping our members and others through our continued business and sales operations, both remotely and in our home office, while keeping the health and safety of our employees and members of the board, districts and branches as the top priority.
- Secondly, we convened a set of face to face meetings and on-boarding sessions for our new board of directors in January 2020 and have successfully met remotely since that time.
- We have continued to reach out to our districts through remote meetings by the management team and sales presentations by our newly hired National Sales Manager Paul Smithers.
- We are proud to announce our scholarship program for 2020-2021, where we will award over \$274,000 in scholarships to eligible student members.
- In a series of team interviews, we were able to again affirm our A- excellent rating from A.M. Best in a rigorous process where this premier rating agency

recognized us for our continued operations during the pandemic.

- We continue to maintain a higher solvency rate than 24 of the 25 largest life insurance companies in the United States.
- Our branches and districts have reinvented ways to help communities via our matching funds' program, where to date over \$225,800 has been raised and FCSLA has matched over \$24,000 in matching funds events across the country.
- In October 2020, we embarked on a multi-phased long-term strategic planning process and look forward to continuing to forge our path to future growth in 2021 and beyond.
- We say farewell to our longstanding National Treasurer Stephen C. Hudak, who announced his retirement over the summer and wish him and his family God's Blessings and Godspeed in his journey through life, thanking him for his positive contribution to the wellbeing of our Association.
- We begin a new journey with a soon-to-be-announced new National Treasurer and welcome him to our society with open hearts and arms.

We cherish our time together because we will not pass this way again. Let us welcome the Christ Child into our hearts and homes as we embrace hope and comfort during these trying times. Most of all, let us be HAPPY together, because HAPPINESS is the reward for works of virtue.

*Merry Christmas
and Happy New Year!*

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 10/1/2020 thru 12/31/2020.**

*May you have the gift of faith,
the blessing of hope
and the peace of his love
at Christmas and always.*



*Nech malý spasiteľ,
ktorý sa narodil
v prvý deň vianoc
naplní vaše
životy láskou,
nádejou a vierou tieto
i budúce vianoce!*

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Anna Hurban Scholarship Fund Donations

The Anna Hurban Scholarship Fund was started in 2017 to make a difference in helping to make education affordable for a deserving student. Your tax deductible gift to the Anna Hurban Scholarship Fund gives our young members the opportunity to build an even stronger foundation as they begin their life journey and affirms them at a crucial time in their lives. We gratefully acknowledge those who have donated to the fund since its inception during the Association's 125th Anniversary year. Thank you for your generous donations! We will continue to recognize your donations in *Fraternally Yours* at least twice a year.

Branches

J026 - Jessup, PA - \$300.00 - In honor of living & deceased members of Branch J026
J056/S200 - Glassport, PA - \$200.00 - In honor of living and deceased members & officers of Branch S200 & J056
J158 - Whitehall, PA - \$50.00
J187 - Whitehall, PA - \$100.00
S001 - Willoughby, OH - \$1,000.00 - In memory of deceased officers & members of Br. 001
S030 - Hilliard, OH - \$500.00 - In memory of Mary Rita Martinko, Branch Officer
S066/J470 - Streator, IL - \$500.00 - In memory of our deceased members
S084 - Sewell, NJ - \$200.00 - In memory of Anna Rabatin former secretary Br 084
S086 - Dallas, PA - \$500.00 - In honor of all members of Branch S086
S089 - Hellertown, PA - \$200.00 - In memory of deceased members of Branch S089
S090 - McKees Rocks, PA - \$200.00 - In memory of Margaret Wallace
S096 - Hazle Township, PA - \$100.00 - In memory of Florence Podany
S101/J011 - St. Louis, MO - \$150.00 - In memory of deceased members of S101 & J011
S108 - Jessup, PA - \$500.00 - In honor of living & deceased members of Branch 108
S124 - Throop, PA - \$100.00 - In memory of Catherine Stedina
S140 - Lansford, PA - \$200.00
S141 - Seven Hills, OH - \$100.00 - In memory of deceased members of S141
S176 - Twinsburg, OH - \$250.00
S181 - Palos Heights, IL - \$100.00 - In memory of Mary Zittman
S196/J172 - Frackville, PA - \$300.00 - In memory of Anna Staskel
S234 - Union, NJ - \$300.00 - In memory of Amelia Hattmanek
S283 - Dunmore, PA - \$500.00 - In memory of deceased members of S283
S301 - Canton, OH - \$100.00 - In memory of Anna Mae Duff, Branch Secretary for over 70 years
S313 - Natrona Hts., PA - \$300.00 - In memory of deceased members of S313
S319 - Hellertown, PA - \$100.00
S334/J232 - Elk Rapids, MI - \$500.00 - In honor of current & deceased members of S334 & J232
S343/J416 - Delmont, PA - \$75.00
S414 - Summit Hill, PA - \$100.00
S415 - Akron, OH - \$100.00 - In honor of living & deceased members of Branch 415
S475/J380 - Burton, OH - \$200.00 - In honor of living and deceased members & officers of Branch S475 & J380
S484 - Whitehall, PA - \$100.00 - In memory of Justine Krepasky S484

District

District 10 - Okres Magdalen I. Iskra - \$500.00 - For deceased members of the Magdalen I. Iskra District
District 4 - Okres Frances C. Jakabcin - \$150.00

(Continued on page 7)

FCSLA Bylaw Changes

At the 42nd National Convention, the Convention ratified a several minor changes to our corporate Bylaws.

1. Quadrennial Convention Election Process

Article V. A. 4. (f) (i) was amended to permit voting through "electronic voting means" (versus secret ballot). Article V. A. 4. (f) (ii) was amended to delete the words "secret ballot" (to be consistent with Article V. A. 4. (f) (i)). Article V. A. 4. (f) (i) was also amended to provide that "A delegate may choose to request a paper ballot instead of an electronic ballot."

2. Quadrennial Convention Election Process

Article V. A. 4. (h) regarding the first Board meeting after a Quadrennial Convention was amended by striking out the words "Quarterly Board" (leaving just the word "meeting" to describe the meeting).

3. Special Conventions

Article V. B. 1. was amended by lengthening the time a Special Convention that is called upon the demand of a majority of the Senior Branches shall be held. The time period was extended from sixty (60) days to ninety (90) days.

4. Convention for Mergers and Acquisitions

Article V. C. 2. revised the manner in which notification of a Special Convention pertaining to a merger, asset acquisition or membership acquisition is provided to Senior Branches and delegates. The revision provides that notice "shall be determined by the managing officers and approved by the Board of Directors." This replaced the provision that notice was to be given "in the same manner as for the Quadrennial Convention."

Article V. C. 3. regarding the time limit ballots must be returned in a Special Convention pertaining to a merger, asset acquisition or membership acquisition was amended by providing ballots must be returned "ninety (90) days after mailing." The previous version required the ballots be returned "sixty (60) days after receipt."

"Run for the Brave" Plaque Displayed at Home Office



On May 23, 2020, FCSLA Branch S053, Joliet, IL was a proud sponsor of "Run for the Brave" Operation Welcome You Home. Regional Sales Manager Jim Morsovillo and Donna Morsovillo sent the home office the plaque for this Matching Funds project, asking that our National President be pictured with it beside the portrait of our Foundress Anna Hurban. The plaque is now proudly displayed at our reception desk in the front lobby area.

Anna Hurban Scholarship Fund Donations

Private Donations

Steve Ference – \$25.00

Anna M. Hudock – \$100.00 – In Memory of John V. & Anna B. Hudock

Cynthia M. Maleski – \$100.00 – In memory of Margaret Abildua

Cynthia M. Maleski – \$100.00 – In memory of deceased members of FCSLA

Valerie McNeil – \$100.00 – In honor of Margaret A. Buss & in memory of Anton V. Matejicka

Donna Rypinski – \$100.00 – In memory of Johanna & Carol Sabol

Jack & Sue Ann Seich – \$25.00 – In memory of Margaret Abildua

Jack & Sue Ann Seich – \$25.00 – In memory of Michael Lofgren

Lucille Szedon – \$1,000.00 – In memory of Mary Yurko & Helen Evanecky

Richard Yavanovic – \$250.00 – In memory of Ann Hovanek Yavanovic

Musca Family Charitable Fund – \$1,500.00 – In memory of Edward Sedlock



The Season of Giving

Paul Smithers, CLU, ChFC, National Sales Manager

Christmas is the Season of Giving. A time to be with our families and give gifts to those we love.

This Christmas will be unique; like none that any of us can remember. We may not be able to be with family, we may not be able to travel to see our families, even if we can it may not be advisable to do so.

As much as we would love to give tangible gifts and spend time together, that may not happen this year. You can still give a gift that could make a big difference in your children's or grandchildren's lives.

Life insurance has long been a gift that many grandparents and parents have given to children in their families. The gift of life insurance can provide coverage that lasts a lifetime and could provide for the financial well being of generations to come.

Providing life insurance early in life to a child comes with many benefits:

- Premiums are inexpensive – premiums are based on age and increase as we get older
- Limited underwriting – underwriting a child is quick and easy, as we get older, more underwriting may be required
- Early start on growing value – the earlier we start the more value we will have in our policies when we need them

The benefits listed above are all excellent reasons to gift life insurance to a child. FCSLA offers another valuable benefit that many other companies do not – the opportunity to earn scholarships.

After a child has been insured with and a member of FCSLA for just three years they are eligible to participate in the scholarship program. Scholarships are available from early elementary to graduate studies and vocational studies. By purchasing FCSLA life insurance for a child you give them access to scholarship funds for their entire learning career.

Even if we can't all be with our families this Christmas you can still share your love and show them they are special to you by providing a lifetime of financial security, financial value and potentially a valuable source of funding for their education.

For more information please contact your local agent or recommender or the FCSLA Sales Team:

National Sales Manager
Paul Smithers, CLU, ChFC
paul.smithers@fcsla.com – 216-468-1018

Regional Sales Manager – Pacific Coast/Southwest
James J. Donovan, FIC
jim.donovan@fcsla.com – 760-440-9905

Regional Sales Manager – Rocky Mountain
Amy L. Hull
amy.hull@fcsla.com – 402-310-5688

Regional Sales Manager – Midwest
James M. Morsovillo, FICF
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 – 716-480-4550

MATCHING FUNDS ACTIVITIES

Sr. Branch 417

Octoberfest of Food

Branch 417 secretary Tom Sabol reported that their branch held a matching funds event as part of St. Mary's Church (Catasauqua, PA) Octoberfest of Food which was held on October 16 and 17, 2020. Mask and social distancing mandates were followed.



Chicago District Lenten Journey 2020: The Passion of Christ

On Sunday, March 1, 2020, members from the Anna Hurban Chicago District were blessed to attend the Passion of the Christ at Sacred Heart Parish in Palos Hills, IL. The Passion of the Christ is a live musical presentation performed by Wierczernik, a Polish non-profit theatrical organization led by Ms. Cecylia Jablinska. This is the third year for members of the Chicago District attending this moving Lenten event which showed us the painful remembrance of Christ's Way of the Cross.



Valents' Celebrate 50th Wedding Anniversary

Kathleen and Gerald Valent (SZJ0) of Seven Hills, OH were married September 19, 1970 at Saint John the Baptist Church in Perryopolis, PA. Due to the pandemic, the large celebration party previously planned had to be cancelled, but the couple still celebrated with their children: Kathie Kopczyk and her husband Walt, and Gerald Jr. May God bless them with many more years.



Newest Member of Branch 376



Myles Thomas Arnold, born February 24, 2020 joins Helen Glocka (great-grandmother), Susanne Glocka (grandmother), and Jennifer Glocka Arnold (mother) as a member of Branch 376, Milwaukee, WI. His sister (Maya Arnold), aunt (Angela Glocka Lois), cousins (Adelaide, August, and Evangeline Lois) and great-aunt (Nancy Glocka Danhauer) are also FCSLA members of Branch 376.

Okres Anna Hurban-Cleveland District Meeting

On Sunday, October 25, 2020 the Okres Anna Hurban-Cleveland District, held their meeting on the grounds of Our Lady of Lourdes Shrine located at 21281 Chardon Road, Euclid, Ohio 44117. Fr. Michael Brunovsky, O.S.B. of Saint Andrew Abbey was the celebrant of the mass at 11:00 a.m. Afterwards, there was a luncheon served by the nuns. The menu selection was your choice of chicken, roast beef, pork tenderloin or pasta. The newly appointed National Sales Manager, Paul Smithers, was the guest speaker. He gave a presentation on life insurance policies and annuities. Question and answer period followed the presentation. There was a brief meeting afterwards. Social distancing guidelines were followed. There were 21 members in attendance. The next district meeting will be held on November 8, 2020 at noon at the dining hall of Our Lady of Lourdes Shrine.

ED DEMECHKO'S 90TH BIRTHDAY SURPRISE

By Bernadette Demechko

When Ed and I drove to Akron on Labor Day weekend, he assumed it was a usual visit with our son Eddie and Mark, Rudi, and daughters Deanna, Sydney, and Reggi who live near Eddie. But when he entered Eddie's house he was also greeted by daughters, Paula and Larry Langston, Oklahoma City, OK, and Laura Kaplan, and sons Doran and Logan, Austin TX, and Mary and Grant Shelley who live near us in Youngstown, OH. The five children had planned this surprise party so we could be together before the COVID pandemic worsened.

They had decorated part of the dining area with crepe paper streamers, gold balloons and a large inflated "90" balloon. The birthday cake served as the centerpiece of the table.

After enjoying a buffet, the evening was spent in relaxing and visiting as we all wanted to share news of those grandchildren and great-grandchildren who could not attend.

On Saturday morning, they went on a reserved boat ride on the Good Times III, one of the site-seeing boats that has a three-hour tour of Cleveland.

The guide (all masked, spaced seating) slowly steered the boat down the Cuyahoga River with stops to embark and visit the Rock and Roll Hall of Fame and Rainforest at the Cleveland Zoo. Ed and I did not attend as we are "sheltered in".



Decorations for the 90th birthday party for Ed Demechko.

When they returned mid-afternoon, we went four blocks from Eddie's house to the Blue Heron Country Club where he had reserved a private room. Our group had increased as special

relatives and friends in the area had been invited to join us. They returned with us to the house for cake and ice cream.

When all were seated comfortably (on the floor and elsewhere), Grant, as narrator, began "This is your life..." Then began a 90-photo slideshow which he, Mary and I had worked on. I had the task of finding 90 photographs of Ed. I had twenty albums to go through, including one in which Ed had photos of his first grade class, First Communion, high school and football days, Ohio State, Medical Corps, Korean War (stationed in Germany), Youngstown State University where we met in Communications 101 class, our courtship, wedding, working as a carpenter and cost estimator for a piping contractor and having children and guiding them as they grew up. I had taped a caption to each photo with brief



L-R: Mary Shelley, Laura Kaplan, Mark Demechko, Ed Demechko, Eddie Demechko, Bernadette Demechko, Paula Langston.

explanation. Then it was time for reminiscing, laughing, crying, and sharing memories. Grant had made a CD for Paula, Laura, Eddie, Mark and Mary so they could make copies of it for their families.

After the slide show, Paula ran film, on the tv, of a dozen trips we had taken through the years to beach houses, so that we would always be together, in person at least every two years. The family, being creative, always put on "plays" and "games" with them dressed as us in many cases.

One of Ed's enjoyments is buying tickets and winning gift baskets at various events we have attended. Mark then took the black cloth off of three gift baskets. Every person was given three tickets and told to put them in the container of which basket(s) they would like to win. Of course, Mark had memorized Ed's ticket numbers. Ed was really surprised when he won the first basket which was a basket with \$100 gift cards. Then he won a basket with \$100 worth of lottery tickets (we did win \$45 when we redeemed them), by then he knew the raffle was rigged, but still happy to win the grand prize, cash equaling his age from 26 family members. There were many other cards and gifts that were opened. I have made a special album to display them. (Ed and I and all 26 are members of J192 and S161. I have served on the National Board of Directors and currently hold office on Branch and District levels.)

On Sunday morning there was a nice array of home-made kolache and pastries for breakfast. The day was spent having corn-hole competitions, playing volleyball and walking around the paths and bike trails in a nearby park.

On Labor Day everyone returned home. I wrote them a personal thank you note thanking them for the wonderful party they had for their father. I thanked them for growing up to be responsible, caring and charitable adults, for loving us and each other. My final sentence, "Whenever you see a rose, think of us." Love Mom and Dad.

Lions, Ninjas and Bowling, OH MY!

Distance bowling and Halloween decorations greeted the Helen Kocan District Junior members on Sunday, October 18, 2020. To ensure the healthiest environment for all, we were the first customers starting our event at 11am. Set 'Em Up Bowling in Griffith, Indiana was the scene of fun, food and prizes, with plenty of room to safely enjoy the amenities. Thanks to branch officers it was a well planned event with all precautions in place. Children and their families were able to enjoy inside or outside dining with a great variety of fun foods, drinks and cupcakes for dessert. After an exciting afternoon of bowling, centerpieces and gift cards were raffled off. Each child was given a craft to complete and a Halloween bucket of treats to take home. The members were grateful for a safe way to celebrate the holiday and look forward to next year's event.



42nd Annual Saints Cyril and Methodius Appeal Update

Thank you to all Branches, Districts and Members of the First Catholic Slovak Ladies Association who donated to the 42nd Annual Saints Cyril and Methodius Appeal. The final totals will not be known for a few weeks, but **as of October 15, 2020, the Appeal has raised \$26,503.50 from 177 donors.** Money raised goes to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations.

A solicitation for the 43rd Annual Appeal is being prepared and will be mailed sometime in January. This mailing is sent members of the Slovak Catholic Federation, clergy with Slovak ancestry, Branches and Districts of Slovak Catholic fraternal societies, and previous donors. On behalf of the Pontifical College, thank you everyone for your continued generosity and support.

Any member of the FCSLA who wishes to donate to the 2021 Appeal is asked to fill out the information in the box at the bottom of this article and mail it along with your check payable to the **Slovak Catholic Federation** to the address provided. Donations in any amount are deeply appreciated and are acknowledged. **The 43rd Annual Appeal runs from December 1, 2020 to November 30, 2021. Gifts received after November 30, 2021 will be credited toward the 2022 Appeal.** Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak Fraternal Organizations for cultural, religious and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., Abbot of St. Andrew Svorad Abbey, Cleveland, OH. National President is Reverend Andrew S. Hvozdozic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Epiphany Parish, Sayre, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Pastor of Sacred Heart Parish, Swedesburg, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

42nd Annual Saints Cyril and Methodius Appeal

Name _____

Address _____

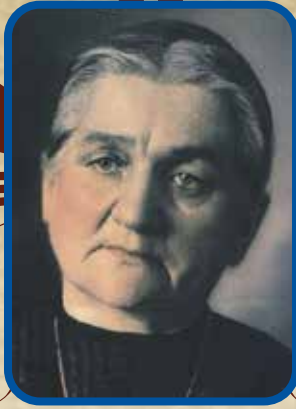
City _____

State _____ Zip _____

Amount \$ _____

*Please make check payable to
Slovak Catholic Federation and mail to:*

Rev. Thomas A. Nasta
National First Vice President, SCF
Sacred Heart Catholic Church
120 Jefferson Street
Swedesburg, PA 19405



Anna Hurban Scholarship Fund First Catholic Slovak Ladies Association

24950 Chagrin Boulevard
Beachwood, OH 44122
800-464-4642 • www.fcsla.org

Get Involved. Make a Donation.

You can make a difference in helping to make education affordable for a deserving student. Your generous gift to the Anna Hurban Scholarship Fund gives our young members the opportunity to build an even stronger foundation as they begin their life journey and affirms them at a crucial time in their lives.

Sincerely,
Cynthia M. Maleski
National President and CEO

First Catholic Slovak Ladies Association of the United States of America is a Fraternal Benefit Society organized under 501(c)(8) of the Internal Revenue Code. Your contributions to our scholarship fund are tax deductible.

Your Contribution Information

Donor Name _____

Address _____

Email Address _____

Amount _____

In Honor of _____

In Memory of _____

All donations, large and small, matter and are greatly appreciated. All donors and gifts will be proudly acknowledged in *Fraternally Yours* magazine unless you request that your name be withheld.

Method of payment: Please write your check or money order payable to FCSLA Anna Hurban Scholarship Fund.

Send your donations to: National President, FCSLA,
24950 Chagrin Boulevard, Beachwood, OH 44122.



IN MEMORIAM

Mary Ann Krzak, S114



Mary Ann Krzak of Virginia Beach, VA died on April 11, 2020. She was born in Lorain, OH on April 22, 1931 to Steve and Elizabeth Marusin. She graduated from Lorain High School. She was a Navy wife and traveled to many states and Thailand before settling down in Virginia Beach. Mary was a member of Church of the Ascension, a Meals on Wheels volunteer, an avid gardener, and especially enjoyed her flowers. Mary was preceded in death by her beloved husband of 49 years, Norb Krzak. Mary is survived by her two daughters, Karon Mathews and her husband Plato of Chesapeake, and Arleen Justick and her husband Ingo of Cary, NC; and her son Norb Krzak and his wife Elena of Loganville, GA. She was blessed with two grandchildren; four step-grandchildren; and two great-grandchildren. Mary is also survived by her two loving brothers, Joe Marusin of Villa Hills, KY and Tony Marusin of Lorain, OH.

Frank Karsky, W121



Frank passed away April 11, 2020 in Bismarck, ND. Frank was born on January 20, 1934 in Dickinson to Frank J. Karsky and Emma (Marsh) Karsky. He grew up on the farm in Dunn County, he graduated from Dickinson High School in 1951. On September 9, 1953 he married Lorraine Kadmas at St. Wenceslaus Church in Dickinson. They lived in Dickinson until 1956 when they purchased their farm west of New Hradec and farmed and ranched raising Charolais cattle until they retired in 2008. Frank loved farming and took great pride in his family. He was a board member of South Heart Farmers Union Elevator, Southwest Grain Elevators, Dunn County Social Services, Dunn County FHA, Dunn County Soil Conservation Board, a Dunn County Commissioner, SBD Rural Water, and Southwest Rural Water Board. He served as Grand Knight of Knights of Columbus Council 1515, Knights of Columbus District Deputy, and he also served as Knights of Columbus State Squires Chairman of which he received a National Service Citation from the Supreme Knight in the fraternal year 1984-1985. He was a member of the South Heart Fire Department for many years. He was a member of Queen of Peace Church, Elks, Eagles, St. Anthony Club. He enjoyed playing cards, dancing, bowling, fishing, and going on trips. Frank is survived by his children, Jayleen (Gary) Kessel of Belfield, Jeril (Jeff) Kessel of Newell, SD, and Jared of Rapid City, SD; two grandchildren; four great-grandchildren; brother, Edward (Gina) Karsky of Dickinson, sister Tillie Volesky of Dickinson, and sister-in-law's Margie Karsky, Clinton, MN, and Hazel Karsky, Cheifland, FL; and numerous nieces and nephews.

Dr. Frank "Hank" Kocun, S322

Dr. Frank Kocun of Woodbridge, NJ, passed away on May 14, 2020. Frank was the last science major to graduate from Seton Hall University as valedictorian. Frank completed his Ph.D. in microbiology from Rutgers University and then completed his MBA in business analysis from Seton Hall University. He completed his I.S.M.P. on International Business from Harvard University. Frank excelled in business becoming first President of Penick Corpora-

tion before taking over as Corporate President of Corn Products International. Frank was responsible for overseeing corn production worldwide which necessitated traveling to the far corners of the world. Frank oversaw all aspects of the business from inception to the market place. Frank was always generous with knowledge and advice. He enjoyed being an Associate Professor at Seton Hall University and developing colleagues in his different business roles. He loved fishing and hunting and was a long-standing member of Amwell Conservatory. Frank was an active member and Trustee and benefactor of St. Nicholas Byzantine Catholic Church. He is survived by his devoted wife Joan (nee) Botis of 56 years. Joan was a kindergarten teacher at school 4 and 5 in Avenel, N.J for several decades; his adored sons Dr. Christopher C. Kocun and his wife Michele and Dr. Charles G. Kocun.

Josephine Marino Grohola, S154



Josephine Marino Grohola, 98, of Clearfield died on April 18, 2020. She was born on January 14, 1922 in Clearfield, a daughter of the late John and Vincenza (Lombardo) Marino. Josephine graduated from Clearfield Senior High School in 1939, and then from Indiana State Teacher's College in 1945. She also attended Wyoming University of Laramie, WY, as well as Penn State University. Mrs. Grohola taught at various schools including Randolph High School for one year, Shannock Valley High School for one year, and then Clearfield Area Schools for 38 years. She retired in 1985 after 40 years of teaching home economics. She was a member of St. Francis Catholic Church, Clearfield; Rosary and Altar Society, and the National Education Association. She was a lifetime member of the PA Association of School Retirees Clearfield County Chapter, Indiana University of Pennsylvania Alumni Association, and Clearfield Arts Studio Theater. She was a past member of the Clearfield Women's Club, and Clearfield Area Agency on Aging. She is survived by a sister, Ellen White and husband Thomas of St. Louis, MO; and numerous nieces and nephews.

Helen Mary (Polack) Simko, S415



Helen Mary Simko (Polack) passed away on May 22, 2020 at her home in Barbarton after living to the blessed age of 95. Helen was born on a farm in Rootstown on January 3, 1925 to Andrew & Pearl (Tarby) Polack. Right out of high school, she was an actual 'Rosie the Riveter' riveting Corsair airplane as part of the war effort. She also worked for Pyramid and Oak Rubber in Ravenna making Navy raincoats and assembling baby bottles. When she met her future husband, George, at the Jednota Club. He almost fell off his bar stool because she was so beautiful. She married George Simko on June 30, 1951, at Immaculate Conception in Ravenna. Helen was a 56-year member of St. Augustine Catholic Church where she participated in the Holy Hour Program, and she had a special devotion to Mary, saying the rosary almost daily. She also attended St. Francis de Sales on occasion. She enjoyed scratch offs, card parties, slots and playing bingo and euchre. Helen was

(Continued on Page 14)



IN MEMORIAM

a wonderful cook and baker making cabbage rolls and Kolatch (nut roll), decorating cakes and making hats. Helen also enjoyed bowling, giving out samples at grocery stores, polka dancing, traveling, taking pictures with her box camera and even made a trip to Slovakia. In addition, she loved tending flowers and growing and canning vegetables.

Rose Marie Graff, 7221



Rose Marie (Stachowiak) Graff, 86, of Tarentum, formerly of Natrona and Livonia, MI, passed away peacefully on April 28, 2020. She was born April 6, 1934, in Natrona, and was a daughter of the late Roman and Henrietta (Falenski) Stachowiak. Rose Marie was a 1952 graduate of Har-Brack High School and a 1955 graduate of Allegheny Valley Hospital School

of Nursing. She worked as a registered nurse at St. Mary Mercy Hospital, Livonia, Mich. She is survived by her children, Christine Graff, Sandra Burch, Susan Alexander and Dale Graff; her four grandchildren; and her siblings, Theresa Zylinski, Helen Strzesieski and Michael Stachowiak.

Stephen J. Mikulas, S107



Stephen J. Mikulas, 70, of Homosassa, FL passed away May 2, 2020 in Brooksville, FL. He was born in Youngstown, OH on March 16, 1950 to the late Stephen A. and Helen (Hlad) Mikulas, and was also loving known to his family and lifetime friends as (Pucker Up) Piffy. Steve was a Steel Worker for U.S. Steel for 35 year

was and a loyal member of the Steel Workers of America Union. He arrived to the Florida area in 2007, coming from Pittsburgh, PA. Steve was Roman Catholic by faith. Additionally, he was a member of the 40/8, Voiture 1219 Citrus County, and the American Legion Post 155, Crystal River, FL. Steve enjoyed cooking and entertaining family and friends, and often volunteered his services to the same organizations. One of his most favorite pastimes was to D.J. his voluminous collection of music, especially Oldies from the '50s and '60s and was an avid fan of the Pittsburgh Steelers and Penguins. Steve is survived by his loving wife of 32 years, Shawn Mikulas of Homosassa; son Michael Mikulas of Easley, SC; and his extended family consisting of two cats, Romeow and Juliat; brother Rick Jubak; sisters Connie (Mikulas) Solomon, Kimberly (Jubak) Palm, Helen (Jubak) Malloy, Pat (Jubak) Lombardo; and numerous nieces and nephews.

Thomas J. Breznai, S250



Thomas J. Breznai, of West Mifflin, PA passed away on May 7, 2020 at the age of 73. He is survived by his loving daughter, Kathleen (David) Nelson; sisters, Margaret McDonald, Elisabeth Kane, and Mary Louise Veltri; brothers, Stephen and Andrew Breznai; and dear traveling companion, Lois Allen; as well as many nieces, nephews, and friends. Tom earned both his bachelor's degree in science with a major in

education and master of arts degree in education from Duquesne University, and retired after 30 years of teaching English at West

Mifflin Area High School. He was a volunteer tutor for the Pittsburgh Literacy Council. He was a very active member of the Holy Trinity Catholic Church where he served as a Lector and Eucharistic Minister, enjoyed participating in their Men's Club, and volunteered much of his time to the Society of St. Vincent de Paul.

June A. Liptak, S007



June A. (Ondercho) Liptak, 93, of Streator, Illinois, passed away on May 7, in Morris, IL, after a brief illness. The oldest daughter of John and Julia (Hritz) Ondercho, she was born in Aurora, IL, on January 13, 1926. The family soon moved to Streator, where she lived the remainder of her life. She graduated from Streator High School. She married Edward Liptak on September 10, 1946. The two met when they participated in a

play performed by the youth group at St. Stephen's Parish. Both were members of St. Stephen's adult choir. They were married for 56 years. June is survived by her children Sharon (Loren) Corell of Ballwin, Mo, Janine (Joseph) Petric of Morris, IL, David (Diane) Liptak of Bloomington, IL, and Brian (Angela) Liptak of Wauconda, IL; sisters Janice (Richard) Cassady of Blackstone, IL, and Judith Ondercho of Paxton, IL; sisters-in-law Marilyn Dickey of Ostrander, OH, and Deanna (Norman) Baetz of Novato, CA; five grandchildren; three step-grandchildren; four nephews; five great-grandchildren; eight step-great-grandchildren; and eight step-great-great-grandchildren. June was a lifelong member of St. Michael's (St. Stephen's) parish and was part of the group that baked rozek. She also was a member of the church Altar and Rosary Society, Parents' Club, Cuzn's Club, and Knights of Columbus Auxiliary. She lived in Liberty Village in Streator at the time of her death. She was a friend to all and will be missed by everyone who knew her.

Theresa A. Partika, S172



Theresa A. Partika, 93, a life resident of Wilkes-Barre's North End neighborhood, passed into eternal life on April 9, 2020, following a recent illness. Born March 1, 1927, in Wilkes-Barre, PA she was one of three children to the late Imrich and Anna (Stasik) Partika. She was a member of the 1945 graduating class of the James M. Coughlin High School, Wilkes-Barre. Following her formal education, she

took employment with the former Bell Telephone of Northeastern Pennsylvania in Wilkes-Barre. She began her 40-year career as a telephone operator, working up the ranks to surveying as a field operator in what was a predominately male profession at the time. A devout Catholic, Miss Partika was a member of St. Andre Bes-sette Parish in North Wilkes-Barre, having been a life member of the former Sacred Heart of Jesus Roman Catholic Church prior to its closure and subsequent merger. Previously active in parish affairs, she was a member of the Catholic Daughters, the Altar and Rosary Society and served as an extraordinary minister of Holy Communion to the patients in Wilkes-Barre General Hospital. Her deep faith was evident in her gentle caring ways, always greeting those she met with a warm welcoming smile. Left to cherish the wonderful memories they hold dear of Theresa are her sister, Mrs. Marie B. Flannery, North Wilkes-Barre; her adoring niece

and nephews, including Maureen Roche, Thomas, Brian, Kevin and Michael Flannery along with their families, who comprise of 10 great-nieces and nephews; several neighbors and dear friends.

Anne Gadosik, S481



Anne Gadosik, 99, died on March 1, 2018 in the presence of her family in Parma, Ohio. Anne was born on December 23, 1918 to the late Ignatius and Elizabeth Patka. Anne was married to the late Andrew and they celebrated 64 years of marriage before he died in 2004. Anne and Andrew had three children, the late Robert (wife Karen) and two daughters, Elizabeth and Barbara. Anne had a brother, Joseph (deceased) (wife Josephine). She had two grandchildren, Stephanie (Paul) and Stacey (Robert); four great grandchildren, Alexis, Avery, Brayden and Camden; nieces and nephews. Anne will be remembered as a loving daughter, sister, aunt, wife and best mother. She taught us the meaning of family and was the glue that kept us together. Anne enjoyed playing cards, bingo, casinos, dancing to polka music and meeting people. Anne prayed for her family, attended daily mass and said a daily rosary. Anne was known as a prayer warrior. People would approach her at church, come to her home or phone her for her direct line to God's ear. They would ask for prayers for getting a job, for a successful medical procedure, passing a school test and whatever they needed help with. In addition to her own prayers, she always called the Carmelite nuns to ask them to also pray for these requests. Anne is missed by all who knew and loved her.

Melissa Sis, W013



Melissa Ann Sis, age 68, of Stratton, NE, passed away on June 22, 2020. She was born September 30, 1951, in Nebraska City, Nebraska, to Sterling and June (Frans) Ross. Melissa graduated from Nehawka High School in 1969. She graduated from Peru State College with a Bachelor's Degree in teaching in 1973 and continued her education at Kearney State College, where she earned a Master's Degree. Melissa's teaching career started in Stratton in 1973. She taught school in Stratton, Benkelman, Culbertson and later Dundy County/Stratton for 37 years, retiring in 2010. She also was an assistant coach for girls' basketball and track for many years. Melissa met the love of her life at "THE FLAME". She was united in marriage to Vincent Sis on May 28, 1977. Melissa loved making quilts for special gifts and pencil drawing family portraits. She also enjoyed watching all sports, especially Nebraska volleyball and basketball. During Melissa's college years she converted to the Catholic faith. She was a member of St. Joseph's Catholic Church in Stratton, where she was also a member of the Altar Society. She was a long-time member of FCSLA, where she enjoyed attending meetings and conventions. Survivors include: husband: Vincent of Stratton, NE; son: Joel of Stratton, NE; two grandsons; adopted daughter-in-law: Tasha (Aaron) Schroder of North Platte, NE; sisters: Norma Stanley of Plattsmouth, NE, and Shirley Boardman of Seward, NE; brother-in-law: Gary Ehmke of Syracuse, NE; sisters-in-law: Diane Ross of Murray, NE, Delpha Sis of Atwood, KS, and Theresa Sis of Lincoln,

NE; close friends: Donna K. and Sandy Thompson; many nieces, nephews, cousins and friends.

Irene M. LaCaruba, SZJ0



Irene M. (Yanci) LaCaruba, age 92, of Alpha, NJ, passed away on June 24, 2020. Born on December 19, 1927, in Phillipsburg, NJ, she was the daughter of the late Sylvester Yanci and Sophia (Stana) Yanci of Czechoslovakia. Irene was a 1945 graduate of Phillipsburg High School. She retired from Ingersoll Rand in 1995. She volunteered as a New Jersey Long-Term Care Ombudsman and with Catholic Charities for many years. Irene was a member of St. Mary's Church, Golden Age Club, Over 50's of Saints Philip and James, Catholic Daughters, and First Catholic Slovak Ladies Association. She is survived by her husband of 72 years, John, their children, Christine, Craig, Lynn, and Lisa and their spouses Rick, Colette, and Jim, respectively. Irene is also survived by her six grandchildren, six great-grandchildren, and many nieces and nephews, especially Neil and Sue Gallagher who were so good to her. Her two cats, Barney and Daisey were her beloved furry friends.

John "Terry" McFadden, S053



John "Terry" McFadden, age 70, of Shorewood, IL, died on June 11, 2020. Terry passed away after a courageous battle with cancer. Born in Joliet, Terry attended Joliet East High School. He was a natural athlete and the star pitcher on the school baseball team Terry graduated from Illinois State University with a BS in Education. He also earned his MS in Educational Administration from Northern Illinois University and continued with post graduate studies throughout his teaching career. Terry taught English at Downers Grove North and South High Schools. He retired in 2007 after 35 years of teaching. While at Downers Grove, Terry was an assistant baseball coach and a peer mentor. He also taught Rhetoric in the evening school at JJC for many years. Terry positively impacted thousands of students. Terry was a volunteer baseball coach in many local baseball leagues from pinto level to pony league. He coached for the love of the game. He coached his three sons and many athletes from the Shorewood area. He was also an accomplished junior high, high school, and college basketball official. Terry was awarded the Official of the Year honor. Terry served on the Troy School Board for over 40 years and was elected for the first time when he was only 28 years old. Without question, Terry's proudest honor was being Papa Terry to his seven (7) beautiful grandchildren: Brooke, Matt, Erin, Ginnie-Sue, Anastasia, Declan, and Michael. He loved them more than anything. Terry is survived by his devoted wife of almost 50 years, Susan McFadden; his two sons, Dr. James (Ginger) & Daniel (Ashley); his daughter-in-law Sarah, and his seven treasured grandchildren mentioned above, along with another on the way.

Predvianocna Noc

Clement Clarke Moore

Bola to noc pred Vianocami, keď po celom dome bolo ticho veru aj myš sa skryla.

Vianočné ponožky viseli na krbe a deti dúfali, že skoro príde Mikuláš. Deti teraz spali hlbokým spánkom a asi snívajú o sladkostiach. Mama mala šatku na hlave a ja čiapku a chystali sme sa ísť spať. Keď zrazu vonku som počul veľký hluk, vyskočil som z postele, aby som videl čo sa robí. Podíšiel som k obloku, odhrnul som záclony, mesiac svietil jasno na čerstvo napadnutý sneh.

V diaľke som videl malinké sánky a osem srncov čo ťahali sane. Na saniach sedel živý a veselý človek a ja som hneď vedel, že je to Mikuláš.

Srnce leteli ako orly a on ich volal po menách. Tak poďme Dasher! Dancer! Prancer a Vixen! Comet! Cupid! Donner a Blitzen! Poďme na vrch tej strechy, na verandu a ponáhľajte sa rýchlo, rýchlo. A ako blesk počul som ich kopytá na streche. Naklonil som hlavu, aby som mohol lepšie počuť a vtedy som počul ako sa Mikuláš šmýka dolu komínom. Mal oblečený kožuch a bol celý spinavý od sadze a prachu. Mal veľké vrece plné hračiek a podobal sa na predavača.

Jeho oči sa smiali ako aj celá tvár, líca mal ako ruže, nos ako čerešňu, ústa ako malú maslu a brada bola biela ako sneh. Mal fajku a dym mu krúžil okolo hlavy. Mal širokú tvár a okrúhle bruško ktoré sa triaslo ako huspenina. Bol tlstý ale veselý s úsmevom na tvári.

Nič nepovedal a hneď sa dal do práce. Naplnil vianočné ponožky, pozrel na mňa, prst si dal na ústa znak, aby som bol ticho a potom sa stratil v komíne.

Posadil sa na sane, zahvízdal a sane ťahané srncami sa rýchlo vzdávali. Ale ja som ešte počul z dialky ako želal každému:

Veselé Vianoce a Peknú Svätú Noc.

Dary na Vianoce

Presents for Christmas



Bábika.....	Doll
Khiha	Book
Auto	Car
Lopta.....	Ball
Počítač.....	Computer
Šaty	Dress
Sveter	Sweater
Papuče	Slippers
Kocky.....	Blocks
Náhrdelník	Necklace
Prsteň	Ring
Peniaze.....	Money
Macko	Teddy Bear
Cukríky	Candy
Čokoláda	Chocolate
Hračky	Toys

The Night Before Christmas

Clement Clarke Moore

(Please enjoy the English translation of this Slovak poem)

Twas the night before Christmas when all through the house, not a creature was stirring, not even a mouse.

The stockings were hung by the chimney with care, in hopes that St. Nicholas soon would be there. The children were nestled all snug in their beds. While visions of sugarplums danced in their heads.

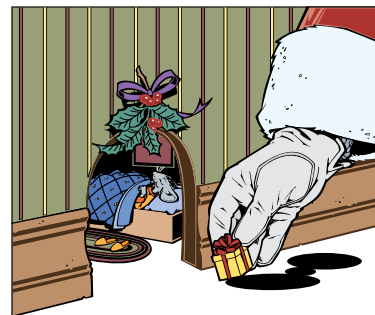
And Mama in her kerchief, and I in my cap had just settled down for a long winter's nap. When out on the lawn there arose such a clatter. I sprang from the bed to see what was the matter. Away to the window I flew like a flash. Tore open the shutter and threw up the sash. The moon on the breast of the new fallen snow gave the luster of midday to objects below. When what to my wondering eyes should appear, but a miniature sleigh and eight tiny reindeer – with a little old driver so lively and quick. I knew in a moment it must be St. Nick. More rapid than eagles his courses they came, and he whistled, and shouted, and called them by name: "Now Dasher! Dancer! Prancer and Vixen! On Comet! Cupid! Donner and Blitzen! To the top of the porch! To the top of the wall! Now dash away! Dash away!"

And then, in a twinkling, I heard on the roof the prancing and pawing of each little hoof. As I drew in my head ... Down the chimney St. Nicholas came with a bound! He was dressed all in fur and his clothes were all tarnished with ashes and soot. A bundle of toys he had flung on his back and he looked like a peddler. His eyes – how they twinkled.

His cheeks were like roses, his nose like a cherry! His droll little mouth was drawn up like a bow. And the beard on his chin was as white as the snow. He had a broad face and little round belly, that shook when he laughed like a bowl full of jelly. He spoke not a word, but went straight to his work. And filled all the stockings and laying his finger aside of his nose. And giving a nod, up the chimney he rose!

He sprang to his sleigh, to his team gave a whistle and away they all flew. But I heard his exclaim . . .

"Happy Christmas To All
And To All A Good Night!"



**HAVE YOU CHECKED OUT
THE FCSLA WEBSITE LATELY?**

www.fcsla.org



REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF JULY 31, 2020

ASSETS

Cash & Short Term Investments	\$ 38,859,119
Bonds	973,015,608
Preferred Stock	2,203,103
Common Stock	5,830,415
Investment Income Due & Accrued	14,933,429
Property Plant & Equipment, Net	4,902,563
Certificate Loans & Accrued Interest	2,273,047
Other Assets	3,074,955

TOTAL ASSETS \$ 1,045,092,239

LIABILITIES

Life Reserves	\$ 302,403,753
Annuity Reserves	613,206,827
Death Claims Payable	2,965,860
Unearned Premiums	447,740
Matured Endowments	379,549
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,851,871
Accrued Convention Donations	125,000
Provision for Future Conventions	156,236
Asset Valuation Reserve	10,561,587
Interest Maintenance Reserve	367,271
Other Liabilities	1,627,595

TOTAL LIABILITIES \$ 938,493,289

Surplus \$ 106,598,950

TOTAL LIABILITIES AND SURPLUS FUNDS \$ 1,045,092,239

INCOME STATEMENT

For the Seven Months Ending July 31, 2020

REVENUE

Insurance Premiums	\$ 2,476,496
Annuity Premiums	22,018,040
Investment Income	27,772,580
Amortization of Interest Maintenance Reserve	42,144
Rental Income	214,123
Other Revenue	15,423

TOTAL REVENUE \$ 52,538,806

EXPENSE

Increase in Reserves — Life	\$ 1,220,753
Increase in Reserves — Annuity	14,118,792
Insurance Benefits	4,595,083
Annuity Benefits	21,592,915
Commission Expense	657,593
Surrender Benefits	1,978,016
Matured Endowments	(16,753)
Interest Expense	224,348
Salaries — Employees	398,847
Tax Expense	31,508
Sales Expense	28,266

LIFE AND ANNUITY EXPENSES \$ 44,829,368

Revenue Less Life and Annuity Expenses

\$ 7,709,438

Bank Service Charges	85,397
Data Processing Service Fees	108,034
Accounting Fees	128,113
Actuarial Fees	177,737
Legal Fees	46,346
Consulting Fees	59,704
Employee Benefits	330,010
Fees — Directors	112,199
Salaries — Employees	699,861
Salaries — Officers	328,448
Temporary Office Expenses	41,626
Tax Expense	86,893
Depreciation Expense	147,635
Utility Expense	55,439
Postage and Printing	110,879
Advertising & Marketing	29,457
Travel Expense	19,614
Insurance Department Fees	66,893
Sales Expense	73,114
Rental Expense	214,123
Building Expense	87,197
Insurance Expense	28,211
Office Equipment & Supplies Expense	81,792
Dues & Subscriptions	41,008
Human Resources	60,996
Other Expense	9,537

SALES & OPERATING EXPENSES \$ 3,230,261

Revenue Less Sales & Operating Expenses

\$ 4,479,177

Post Mortem Benefits	902,785
Misc. Member Benefits	48,960
Donation Expenses	41,919
Change in Accrued Convention Donations	87,500
Convention Expenses	109,375
Branch and District Funding	448,357
Fraternal Activities	46,731
Official Publications	313,991
Scholarship Awards	165,667

DIRECT FRATERNAL EXPENSES \$ 2,165,286

Income (Loss) from Operations

\$ 2,313,892

Dividends to Members 815,764

Subtotal Income (Loss) \$ 1,498,128

Capital Gains (Loss) 1,010,409

NET INCOME (Loss) \$ 2,508,537

Maddox Burd is a Fifth Generation FCSLA Member

Mary Ellen (Steffek) Woodward welcomed her first grandson Maddox Michael Burd on August 16, 2020. His Mom is Kristin Woodward and Dad is Michael Burd. He is the fifth generation to be an FCSLA member of branches J175 and S248 (Chicago, IL). He joins his Mom Kristin Woodward, grandma Mary Ellen Woodward, great-grandma Helen (Bilka) Steffek, great-great grandmother Mary Bilka and his uncle Patrick Woodward as a member. Some have served as branch officers as well and maybe Maddox will follow in their footsteps. They are all so proud to have this wonderful bundle of joy added to their family and extended family. Mary Ellen Woodward and Cathy (Sivhula) Wos have been friends all their lives and along with their ancestors FCSLA members; proudly celebrating their Slovak heritage.





Family Holiday Favorites



ORECHOVNIK (NUT ROLLS)

For the Dough:

- 1 teaspoon sugar
- ½ cup warm water
- 2 ounces cake yeast or 3 packets
(6¾ teaspoons) active dry yeast
- 6 eggs
- 16 ounces sour cream
- 2 cups unsalted butter, melted and cooled
- 1 cup granulated sugar
- 1 teaspoon vanilla extract
- ½ teaspoon salt
- 9 to 10 cups grams all-purpose flour

For the Filling:

- 3 pounds walnuts (finely ground)
- 3 cups granulated sugar
- ¾ cup unsalted butter, melted and cooled
- ¾ cup evaporated milk
- ½ cup whole milk
- ½ teaspoon vanilla extract

Make the Dough: Dissolve 1 teaspoon sugar into the ½ cup warm water (if using fresh cake yeast, the water temperature should be between 90 to 95 degrees; if using active dry yeast, the water temperature should be 120 to 130 degrees). Crumble the fresh yeast or sprinkle the active dry yeast and stir to combine. Let sit for 5 to 10 minutes, or until foaming.

In the bowl of a stand mixer using the paddle attachment, beat the eggs on medium speed until combined, about 1 minute. Add the sour cream, melted butter, sugar, vanilla, salt and the softened yeast. Mix on medium speed until smooth and well-combined, about 2 to 3 minutes. Switch to the dough hook, reduce the mixer speed to low, and add the flour a little at a time, until the dough does not feel sticky but is still soft and supple. Continue kneading until the dough does not stick to the sides of the bowl. Cover with a damp dish towel while you prepare the filling.

Make the Filling: In a large bowl, combine all of the ingredients for the filling, stirring well to ensure that it is completely mixed and all of the ingredients are incorporated.

Assemble the Nut Roll: Line four baking sheets with parchment paper or silicone baking mats. Divide the dough into eight pieces. On a clean work surface and one at a time, roll each piece out into a 9x14-inch rectangle, using flour if necessary to keep

from sticking. Spread one-eighth of the filling to within ½-inch of the edges. With the long side in front of you, roll up gently and pinch the seams shut. Place on the prepared baking sheets, 2 rolls per sheet. Cover loosely with plastic wrap. Repeat with all eight pieces of dough. Place the baking sheets in a draft-free area and allow to rise for 3 hours (the rolls will puff and swell but will not look huge).

Bake the Nut Roll: Preheat oven to 350 degrees F. Bake one pan at a time for 20 to 25 minutes, or until the tops are lightly browned. Cool completely before slicing. Wrap leftovers tightly in plastic wrap and store at room temperature for up to 1 week. The nut roll can be frozen by wrapping in plastic wrap, then again in foil, and stored in the freezer for up to 2 months. Thaw at room temperature.

This recipe can be cut in half to make only four rolls instead of eight.

KOLACKY

- 6 ounces cream cheese, softened
- 1 cup butter
- 2 cups all-purpose flour
- 2 tablespoons white sugar
- ½ teaspoon salt
- 2 teaspoons baking powder
- 1 (21 ounce) can apple pie filling
- 2 tablespoons confectioners' sugar

Preheat oven to 350 degrees. Lightly grease cookie sheets.

Using a pastry blender or food processor, cut butter into cream cheese.

In a small bowl, sift dry ingredients together except for confectioners' sugar.

Work dry ingredients into butter/cream cheese mixture until you have an even, mealy texture.

Knead to form a stiff dough. If the dough gets too soft, refrigerate for about five minutes before continuing.

Roll dough to ¼-inch thickness.

Using a cookie cutter or glass, cut into about 3 inch diameter cookies. Keep re-rolling dough until you have used it all. Use your thumb to make a depression in each cookie. Place a ½ teaspoon of filling in the depression.

Bake for about 20 minutes (until lightly golden). Let cool on a cookie rack. Dust lightly with confectioners' sugar. Store in an airtight container.

SWEET CABBAGE STRUDEL

- ½ cup raisins
- 4 tablespoons (½ stick) unsalted butter,
plus 8 tablespoons (1 stick), melted
- ¼ cup sugar
- 3 tablespoons fresh lemon juice
(from 1 lemon)
- 1 tart apple, peeled and grated
(can hold it in water to avoid discoloring)
- 5 cups shredded green cabbage
(from ½ head)
- ¼ teaspoon salt, plus more as needed
- ½ cup sour cream, plus more for serving
- 10 sheets phyllo dough (about 7 ounces;
defrosted if frozen)
- ¼ cup finely crushed dried bread
or cracker crumbs

Preheat the oven to 350 degrees. Use cooking oil spray to grease a baking sheet.

Place the raisins in a small bowl and cover with hot water; let sit for 10 minutes, then drain.

Melt the 4 tablespoons of butter in a large saute pan over medium heat. Stir in the sugar and lemon juice; cook for 2 minutes until the sugar has dissolved.

Stir in the apple, cabbage and ¼ teaspoon salt. Cover and cook for 5 minutes, then uncover and increase the heat to medium-high; cook for 3 to 4 minutes, stirring, so much of the excess moisture evaporates.

Let cool slightly. Taste and season with more salt, as needed. Stir in the raisins and sour cream, then taste again for salt.

Place 1 sheet of the phyllo dough on a clean, damp kitchen towel. Brush with some of the melted butter, then sprinkle lightly with some of the crumbs. Repeat this layering 4 more times.

Spread half the cabbage mixture across a narrow end of the dough, leaving a 1 ½-inch border on both sides and a 4-inch border on the top. First, fold in the side borders, then fold down the 4-inch border.

Use the edge of the kitchen towel to help guide/roll the filled phyllo into a log/strudel. Transfer it to the baking sheet, seam side down.

Repeat with the remaining butter, phyllo, crumbs and cabbage filling, to roll and create the second strudel. Transfer to the baking sheet, alongside the first strudel. Brush the tops of both strudel with any remaining melted butter.



Bake (middle rack) for about 40 minutes, or until the strudels are crisped and golden brown. Let cool for at least 5 minutes before cutting.

PALACINKY

2 cups skim milk
6 eggs, beaten
1 cup all-purpose flour
¼ cup white sugar
1 teaspoon vanilla extract
½ cup canola oil, or as needed

Beat milk, eggs, flour, sugar, and vanilla extract together in a large mixing bowl until the batter is thin and without lumps.

Heat a large skillet over medium heat and grease with 1 tablespoon canola oil. Ladle enough batter into the skillet to cover the cooking surface in a thin layer. Cook until bubbles appear on the surface, 2 to 3 minutes. Flip with a large turner and cook until browned on the other side, about 2 minutes more.

Remove cooked palacinky to a plate and roll into a log.

Sprinkle with powdered sugar, fruit syrups or whipped cream, if desired.

EGGNOG CHEESECAKE

1 cup graham cracker crumbs
2 tablespoons white sugar
3 tablespoons melted butter
3 (8 ounce) packages cream cheese, softened
1 cup white sugar
3 tablespoons all-purpose flour
¾ cup eggnog
2 eggs
2 tablespoons rum
1 pinch ground nutmeg

Preheat oven to 325 degrees.

In a medium bowl combine graham cracker crumbs, 2 tablespoons sugar and butter. Press into the bottom of a 9 inch spring form pan.

Bake in preheated oven for 10 minutes. Place on a wire rack to cool.

Preheat oven to 425 degrees.

In a food processor combine cream cheese, 1 cup sugar, flour and eggnog; process until smooth. Blend in eggs, rum and nutmeg. Pour mixture into cooled crust.

Bake in preheated oven for 10 minutes.

Reduce heat to 250 and bake for 45 minutes, or until center of cake is barely firm

to the touch. Remove from the oven and immediately loosen cake from rim. Let cake cool completely before removing the rim.

MELT IN YOUR MOUTH HONEY LEMON CHRISTMAS COOKIES

½ cup white sugar
1 egg
¾ cup honey
1 teaspoon lemon extract
2¼ cups sifted all-purpose flour
1 teaspoon baking soda
1 teaspoon salt

Mix sugar, egg, honey, and lemon in a medium bowl with mixer. Sift together and stir in flour, soda, and salt. Chill dough for 1 hour.

Preheat oven to 375 degrees.

Roll out ¼ inch dough and cut shapes using flour to roll and cut. Place on greased cookie sheets. Bake for 8-10 minutes. Do not let cookies get brown. Follow by icing with lemon buttercream icing.

LEMON BUTTERCREAM FROSTING

3 cups powdered sugar
½ cups butter or margarine, softened
3 tablespoons lemon juice
½ teaspoon grated lemon peel

Beat butter, lemon peel and lemon juice in medium bowl with electric mixer on medium speed 30 seconds. Gradually beat in powdered sugar. Beat 2 to minutes longer or until light and fluffy.

CHOCOLATE RUM BALLS

¾ cups crushed vanilla wafers
¾ cup confectioners' sugar
¼ cup unsweetened cocoa powder
1½ cups chopped walnuts
3 tablespoons light corn syrup
½ cup rum

In a large bowl, stir together the crushed vanilla wafers, ¾ cup confectioners' sugar, cocoa, and nuts. Blend in corn syrup and rum.

Shape into 1 inch balls, and roll in additional confectioners' sugar. Store in an airtight container for several days to develop the flavor. Roll again in confectioners' sugar before serving.

SPIKED EGGNOG

12 eggs, separated
3 cups white sugar, divided
16 fluid ounces dark spiced rum
1 teaspoon ground nutmeg
2 cups heavy whipping cream
1 quart half-and-half

Mix egg yolks, 2 cups sugar, rum, and nutmeg together in a large bowl. Cover with plastic wrap and refrigerate 8 hours to overnight to "cure."

Beat egg whites and remaining 1 cup sugar in a bowl using an electric mixer until firm peaks form. Fold in heavy cream. Fold in the egg yolk mixture. Beat in half-and-half until well combined. Pour into lidded jars or containers, refrigerate, and shake before serving.

COCONUT BUTTERSCOTCH FUDGE COOKIES

1 pouch (1 lb. 1.5 oz) sugar cookie mix
½ cup butter or margarine, melted
1 egg
1 to 1½ cups flaked coconut
½ cup butterscotch topping
¾ cup hot fudge topping

Heat oven to 375 degrees. In large bowl, stir cookie mix, melted butter and egg until soft dough forms. Shape dough into 1-inch balls. Roll balls in coconut. On ungreased cookie sheets, place balls 2 inches apart.

Bake 9 to 11 minutes or until edges are light golden brown and coconut starts to toast. Cool 3 minutes; remove from cookie sheets to waxed paper.

Drizzle each warm cookie with butterscotch topping. In small microwavable bowl, microwave hot fudge topping uncovered on High 15 to 30 seconds or until spreadable. Carefully spread on top of each cookie. Serve warm or cool. Store loosely covered.



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.