



ISSN 0897-2958

Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 107, NO. 4

JANUARY 2021

2021

HAPPY NEW YEAR!

ŽENSKÁ JEDNOTA

Fraternally Yours, ŽENSKÁ JEDNOTA®



ISSN 0897-2958



Fraternally Yours,
ŽENSKÁ JEDNOTA,

is a monthly magazine published by the
First Catholic Slovak Ladies Association.
National Headquarters at 24950 Chagrin Blvd.,
Cleveland, Ohio 44122

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.

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A CREED TO LIVE BY

- Don't undermine your worth by comparing yourself to others. It is because we are different that each of us is special.
- Don't set your goals by what other people deem important. Only you know what is best for you.
- Don't take for granted the things closest to your heart. Cling to them as you would your life, for without them life is meaningless.
- Don't let life slip through your fingers by living in the past or for the future. By living your life one day at a time, you live up all the days of your life.
- Don't give up when you still have something left to give, Nothing is really over . . . till the moment you stop trying.
- Don't be afraid to admit that you are less than perfect. It is this fragile thread that binds us together.
- Don't be afraid to encounter risks. It is by taking chances, that we learn to be brave.
- Don't shut love out of your life by saying it's impossible to find. The quickest way to receive love is to give love; the fastest way to lose love is to hold it too tightly; and the best way to keep love is to give it wings.
- Don't dismiss your dreams. To be without dreams is to be without hope; to be without hope is to be without purpose.
- Don't run through life so fast that you forget not only where you've been, but where you are going.

Dear Friends,

This year, think first of someone else. Take pleasure in the beauty and wonder of the earth. Write a love letter. Share some treasure. Gladden the heart of a child. Welcome a stranger. Thank God for what you are and what you have, whether it be great or small. Mend a quarrel. Give a soft answer. Seek out a forgotten friend. Dismiss suspicion, and replace it with trust. Keep a promise. Find the time. Forego a grudge. Forgive an enemy. Apologize if you were wrong. Listen. Try to understand. Examine your demands on others. Appreciate. Be kind. Be gentle. Laugh a little. Express your gratitude to others. Pray for peace. Love completely.

Happy New Year!

Until Next Month...
Warmly, Carolyn



FIFTH LUMINOUS MYSTERY: INSTITUTION OF THE EUCHARIST

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

Dear Sisters and Brothers,

Šťastný Nový Rok! Happy New Year! Clearly 2020 was challenging for many of us. In this New Year 2021 my sincere prayer is that the peace of Almighty God may rest upon you and your loved ones. May Christ be our guide as we journey through the New Year, and may our journey be grace-filled, charitable and strengthening in the hope of Christ's Resurrection.

In this first month of 2021 the fifth Luminous Mystery focuses on the Last Supper when not only was the sacrament of Holy Eucharist instituted, but also the sacrament of Holy Orders by which a man becomes a priest or bishop. This fifth Luminous Mystery prepares us for our next set of Mysteries of the Rosary, the Sorrowful Mysteries. The Spiritual fruit is "Reverence and Love for Our Lord in the Eucharist."

We are all familiar with the image of Da Vinci's painting of The Last Supper which comes to mind when we think of Holy Thursday. It is one of the world's most recognizable paintings. Jesus gave us the gift of the Eucharist

on Holy Thursday at the Last Supper when the bread and wine was changed into the everlasting gift of the Flesh and Blood of Jesus. This was the first Mass. The apostles who shared this Holy Supper with Jesus were the first priests and bishops. Jesus gave them the power to change the bread and wine into His body and blood.

According to the Second Vatican Council: "At the Last Supper, on the night he was betrayed, our Savior instituted the Eucharistic Sacrifice of his Body and Blood. He did this in order to perpetuate the sacrifice of the cross throughout the centuries until he should come again, and so to entrust to his beloved spouse, the Church, a memorial of his death and resurrection: a sacrament of love, a sign of unity, a bond of charity, a paschal banquet in which Christ is consumed, the mind is filled with grace, and a pledge of future glory is given to us" (Sacrosanctum Concilium 47).

The Eucharist is the greatest gift Jesus left us. It has been the underlying thread which has kept the Catholic Church

going since the days of Our Lord Jesus. The Eucharist has held us together through the most difficult periods in our history. The Church has survived all these years because of Our Lord Jesus in the Eucharist. Through the words of consecration at Mass, Jesus becomes truly present – Body and Blood, Soul and Divinity – in sacramental form under the outward appearance of bread and wine. In the Holy Eucharist we sacramentally receive the Lord Himself as eternal food for our journey through this life and into the life of the world to come. By taking the Body and Blood of Jesus into ourselves, we are given the grace and strength we need to follow Jesus. He gives us hope that by following Him, we too will share in His life and drink with Him in the Kingdom of God.

In this New Year 2021 there will be new challenges. Let us build on our strengths and attempt to correct our weaknesses. Let us be a Eucharistic people. Let us be a people living in communion, through Him, with Him in the unity and power of the Holy Spirit.

Monessen Branches Presents Donation and Matching Fund Checks

Recently officers of Jr. Branch 157 of Monessen and Sr. Branch 88 of Monessen met with Rev. Michael Crookston, pastor of Epiphany of Our Lord Parish and member of Branch 88 to present donation checks from the branches totaling \$1,000.



Presenting checks at St. Cyril and Methodius statues are L-R: Cindy Pawelec, Dorothy Urbanowicz, Rev. Michael Crookston and Rosemary Betza. Missing from picture is Flora Funtal.

Officers of Jr. Branch 157 recently completed a matching funds project for Epiphany of Our Lord Parish in Monessen. As a result of Covid-19 numerous parish festivities were unable to take place. The officers of the branch joined with the parish office staff and mailed tickets to parish members.



Presenting the Matching Funds check from the national office are L-R: Cindy Pawelec, Dorothy Urbanowicz, Rev. Michael Crookston and Rosemary Betza.

Message from our National President

CYNTHIA M. MALESKI



Happy New Year 2021 to all our members!

We enter 2021 on a positive note of hope and promise for a bright, successful year!

FCSLA is a fraternal benefit society and we have an overarching purpose of affirming and uplifting the dignity of every person in our country and in our world.

In 2020, our leaders have responded courageously and with determination to confront even greater challenges with the COVID-19 pandemic, social unrest and disruption in our political landscape.

We have reinvented our ways of work. During these winter months, we ask that our branch and district leaders follow national, CDC and state guidelines. In fact, we encourage everyone to continue to communicate by phone or other remote and electronic means until we return to a more "normal" state of affairs in our country. We are pleased in the home office with the diligence and efforts of all staff in complying with safeguards and safe practices we have put into place to protect everyone.

We encourage our branches and districts to donate to and do what they can for local food banks and those in need in our communities. We encourage you to send information about your efforts and activities to our National Editor to share with all in an upcoming issue of Fraternally Yours.

Moving to 2021, we are pleased to announce that Stuart L. Collins, CPA, has joined us as National Treasurer, effective January 1, 2021. Stuart resides in the Cleveland area and has over 25 years experience in investments, finance and operations, including serving

as Audit Manager of Ernst and Young and in key roles at a local fraternal benefit society. He is an FCSLA member. A more extensive write up in an upcoming issue will follow. Please join me in welcoming Stu to FCSLA!

In keeping with our longstanding mission of protecting life in all its forms, we encourage you to pray and take part in virtual prayer services focusing on the unborn, during this time. We also encourage our branches and districts to make a donation to your local prolife cause.

In this issue, we unveil the site and dates for our 2023 Quadrennial Convention, as approved by our board of directors. It is not too early to plan now.

I am excited to lead our great team to move forward for our members, those in need of financial security and our communities in 2021, hopefully as we can begin to meet again in person later in the year! What a historic time! I look forward to continue to lead this noble work with members of our board, team of talented staff and producers, and branch and district leaders in 2021 and beyond.

With gratitude for the business you do with us!

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 1/1/2021 thru 3/31/2021.**

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.



Opening Mass and Blessing of Anawim Shelter for Homeless Women

It may have been a bit chilly and dreary in Chicago on October 19, 2020, but the atmosphere at the newly opened Anawim Shelter for Homeless Women – Dom Kobiet was nothing short of euphoric.

On this day, the Most Reverend Andrew Wypych, Auxiliary Bishop of Chicago, held the opening Mass and Blessing of the Home, assisted by Father Andrzej Totzke, Pastor of Holy Trinity Polish Mission.

Due to the current social distancing guidelines in place due to Covid19 pandemic, only a very few individuals were allowed inside the chapel, including members of the clergy, family of our beloved dearly departed founder, Teresa Mirabella and shelter residents. However, a sound system was put in place so the other invited supporters could participate in the Mass from the outside patio under a protective canopy. Bishop Wypych came out to the doorway so that all outside could receive the Holy Sacrament.



Opening Mass at Anawim Women's Shelter Chapel – Most Reverend Andrew Wypych and attendees.

Photo credit: Tomasz Supergan

Toys for Tots Donations



On Friday, December 4, 2020 our National President presented the Marines with a donation check along with the toys collected from our home office employees for the annual Toys for Tots Program.

The date was chosen with much thought as this was the one year anniversary of the passing of Teresa Mirabella.

After Mass, Bishop Wypych and Father Andrzej went from floor to floor to bless each room of this special place and then proceeded with the outdoor blessing of the exterior walls.

Individually boxed dinners were served to all in attendance along with hot beverages to help take the chill away. The reception was underwritten by John and Antoinette (Trela) Schoen, members of FCSLA Group Z211. Antoinette was elected to serve as President of the Anawim Shelters after the passing of long-time President Teresa Mirabella and John Schoen serves as the Secretary/Treasurer.

Representing FCSLA National President, Cynthia Maleski was National Director Jeanette Palanca. Ms. Palanca was given a private tour of the residence so she could see first hand the impact of the support that Anawim has received from organizations such as FCSLA.

The Anawim Shelters For The Poor is the grateful recipient of a donation authorized by the FCSLA 42nd National Convention.



From left: John Schoen, Anawim Secretary; Peter Nowak, Anawim Men's Supervisor; Antoinette Trela, President Anawim; Tomasz Supergan, Volunteer; The Most Reverend Andrew Wypych; Fr. Andrzej Totzke, Pastor at Holy Trinity Polish Mission; and Jeanette Palanca, National Director FCSLA.

Photo credit: Joanna Marszalek, Polish Daily News



Outdoor Blessing of Anawim Women's Shelter – Most Reverend Andrew Wypych; and Father Andrzej Totzke, Pastor Holy Trinity Polish Mission.

Photo credit: Tomasz Supergan

Branch W137 Partners with St. Ludmila Church Group to Distribute Thanksgiving Meals

The holidays are quite different this year for our branch. Since our Christmas party had to be canceled due to COVID-19, FCSLA Branch W137 – St. Ludmila Church in Cedar Rapids, IA, decided to partner with the St. Ludmila Wisdom Generation (parish senior citizens group) monthly gathering.

Instead of their usual Thanksgiving meal, in which we would donate the turkey, potatoes and stuffing, we used our Christmas party money to fund the entire meal: seven turkeys and all the trimmings of mashed potatoes, gravy, stuffing, green beans, rolls and pumpkin pie bars. No gathering could be held, so all meals were prepared by volunteers and distributed by way of a drive-up at the church. RSVPs were needed, with 118 meals served.

FCSLA Branch W137 members assisted the parish in food preparation, serving, running meals to cars and greeters at the drive-up. Meals were delivered to those who were unable to drive-up. A note was placed in each bag acknowledging the donation of the meal by Branch W137. It was touching to see many smiles and a few tears. Many of the seniors said this would be their only Thanksgiving since they wouldn't be able to gather with their families for the day.



FCSLA W137 member Elaine Samek greets and distributes meals to a parishioner.



Father Ken Glaser, Pastor and Sister Mary Fran Michalec, Pastoral Minister greet and distribute meals to a parishioner.



Branches S141 & J408 Cleveland, Ohio

Despite the pandemic, The Cleveland Okres, Okres Branches and Branches S141 and J408 had a Join Hands breakfast for the Cleveland Catholic Worker for the 12th straight year (this one virtual). The Cleveland Catholic Worker storefront hands out bags of food at the front door and provides homeless shower and toilet facilities. We provided checks totaling \$950 and such needs as food, soap, shampoo, razors, shave cream, deodorant, toothbrushes, toothpaste and toilet paper to assist them in their mission.



L-R: Pat Phillips, Helen Gebura, Peter Quilligan, The Cleveland Catholic Workers Community, 1998 graduate of Benedictine High School and Mike Phillips.

Placing a Memorial in *Fraternally Yours*

A memorial for a deceased member may be placed in *Fraternally Yours* at the request of the family. They are published as space allows and include up to 250 words and a head shot photo. There is no fee associated with publication of the memorial.

To submit information you may :

Send a link to the online memorial to zjbazik@comcast.net; memorials are edited to 250 words or less; email a head shot and your own edited version of what you would like to appear keeping it to 250 words or less to zjbazik@comcast.net or send a hard copy of the information to: Editor, PO Box 1617, Reading, PA 19603-1617.

First Catholic Slovak Ladies Association

of the United States of America
a Fraternal Benefit Society domiciled in Beachwood, OH



\$1,250 VOCATIONAL / TRADE / TECHNICAL SCHOOL SCHOLARSHIPS ARE AVAILABLE!!!



The Vocational/Trade/Technical Scholarship is intended to help members planning to attend a community college, vocational school, trade school or other short-term training program in fields such as automotive technology, plumbing, heating, construction, welding, advanced manufacturing, cosmetology, computer repair as well as other fields. To learn more about the scholarship see our Vocational/Trade/Technical School Scholarship Application available online at FCSLA.com.

The deadline for this scholarship category is **Tuesday, February 9, 2021**. Winners will be notified in May.

If you have questions, call us at 800-464-4642 extension 1054 or email us at Scholarship@fcscla.com.



Virtual Ceremony for Servant Leadership Award to 27 Outstanding

On October 25, 2020, the Sisters of Saints Cyril and Methodius in Danville, PA awarded the Servant Leadership Award to 27 outstanding high school Seniors from the Diocese of Harrisburg, PA. The virtual ceremony took place at the Basilica of Saints Cyril and Methodius in Danville. Over the past 18 years, the Sisters of Saints Cyril and Methodius have honored nearly 1,300 teens in the Dioceses of Bridgeport (CT), Charleston (SC), Chicago (IL), Gary (IN), Harrisburg (PA), Milwaukee (WI), Pittsburgh (PA), St. Louis (MO), Scranton (PA), Syracuse (NY), and Trenton (NJ) with the Servant Leadership Award.

The Servant Leadership Award recognizes distinguished high school Juniors and Seniors who are joyful witnesses, compassionate proclaimers, and enthusiastic builders of the Kingdom of God. The focus of the award is on teens who remain active in their faith and parish beyond Confirmation, and who actively serve in their parish, school and community.

Receiving the award in the virtual ceremony were: Lauren Ayres, Ralph Chip Baker, Matthew John Bowman, Nicholas William Dorkoski, Olivia Erickson, Hanna Farzin, Santina Rosa Fazio, Caroline Feese, Riley Patrick Hammond, Laura Hilkert, Miranda Keller, Paul Michael Killinger, Isabella Kubasek, Sarah Rose Mahoney, Johnathan Robert Manning, Andrew Jacob Marulanda-Rea, Kyra McKinnon, Ann Metrocavage, Julianne Mieckley, Dominic Morano, Thomas Rydzewski, Steven Sauer, Robert Lawrence Scalia, Claudia Marie Seidel, Andrew Thomas Snyder, Anna Marie Starvaggi, and Gavin John Yoder.

Each teen was given the opportunity to select one person as a mentor who has encouraged them to generously use their time and talents as a follower of Jesus. The mentors selected were parents, grandparents, teachers,



Sister Peg Spindler, CSA, (right) received the Lifetime Servant Leadership Award for Evangelism from the Sisters of Saints Cyril and Methodius, presented by Sister Joanne Maria Schutz, SS.C.M. (left).

coaches, youth ministers, scout leaders, Deacons, Sisters and Priests, who have been role models for the teens. Mentors recognized by the teens have made a difference in their lives by modeling servant leadership as a way of life in their family, parish, and community.

At the virtual ceremony the Sisters of Saints Cyril and Methodius also honored four adults who received the Father Matthew Jankola Lifetime Servant Leadership Award in the ministries of evangelization, education, elder care and ecumenism. Father Jankola was a priest from the Diocese of Scranton who was instrumental in recognizing the need for Religious Sisters to educate children, and founded the Sisters of Saints Cyril and Methodius in 1909.

The 2020 Father Matthew Jankola Lifetime Servant Leadership Awards went to:

Evangelization – Sister Peg Spindler, CSA

Sister Peg Spindler, CSA was the recipients of the Father Matthew Jankola Lifetime Servant Leadership Award for Evangelization. Sister Peg, a member of the Congregation of the Sisters of St. Agnes, is the Executive Director of Sojourner Truth House in Gary, IN. She has held this position since 1997, helping thousands of at-risk women and their children who struggle with homelessness and poverty. Clients of Sojourner Truth House come from four local homeless shelters to receive counseling and support services, job and basic skills training, health care screenings and referrals, food, clothing, and help in finding housing. Sister is a Northwest Indiana (NWI) native. She serves on the Region IA Continuum of Care and its subcommittee for Coordinated Access into housing. Sister Peg's passion is



Sister Seton Marie Connolly, SS.C.M. (center) received the Lifetime Servant Leadership Award for Ecumenism from Sister Michael Ann Orlik, SS.C.M. (left) General Superior of the Sisters of Saints Cyril and Methodius, and Sister Barbara Sable, SS.C.M. (right).

High School Seniors from the Diocese from Harrisburg, PA

working to eliminate homelessness and the cycle of poverty in NWI. For this work, she was named NWI Influential Woman of the Year in 2014. She recently convened both homeless providers and charitable food providers in NWI to deal more strategically with COVID-related upticks in homelessness and hunger.

Education – Rev. Ronald Rolheiser, OMI

Rev. Ronald Rolheiser was the recipient of the Father Matthew Jankola Lifetime Servant Leadership Award for Education. Rev. Rolheiser, a Roman Catholic priest and member of the Missionary Oblates of Mary Immaculate, is Past-President of the Oblate School of Theology in San Antonio, TX. He was born in Macklin, Saskatchewan into a family where education was highly valued. Father Ron is a community-builder, lecturer, and writer. His books are popular throughout the English-speaking world and have been translated into many languages. His weekly column is carried by more than 80 newspapers worldwide. Fr. Ron is in demand and well known as speaker. Keeping an active speaking schedule, his retreats and workshops have inspired many. Along with his academic knowledge in systematic theology and philosophy, he has become a popular speaker in the areas of contemporary spirituality and religion and the secular world. Before becoming President of Oblate School of Theology, he taught theology and philosophy at

Newman Theological College in Edmonton, Alberta, served as Provincial Superior of his Oblate Province for six years, and served on the General Council for the Oblates in Rome for six years. He has been at Oblate School of Theology since 2005.

Elder-care – Susan Smith, RN

Susan Smith has worked with the Sisters of Saints Cyril and Methodius to establish a “home away from home” at Maria Hall in collaboration with Columbia Montour Home Health and Hospice, and now maintains the hospice home at Maria Hall under LHC Corporation. Susan proudly states that the Maria Hall hospice home has served 733 guests and their families. Susan began her health care journey in 1974 Cytotechnologist at Geisinger Medical Center. She received her nursing diploma from Geisinger in 1990 and from Bloomsburg University in 1993. She received her Nursing Master’s degree from College Misericordia in 1996. She has been a practicing RN for 28 years.

Ecumenism – Sister Seton Maria Connolly, SS.C.M.

Sister Seton Marie Connolly is a Sister of Saints Cyril and Methodius. Sister’s professional background is first in Education and then as a Board-Certified Chaplain. Over the years she has consistently displayed great strength and success in the field of chaplaincy. She has provided compassionate care to people of diverse religious backgrounds, and strives to help the individual utilize their own spiritual beliefs as a resource for healing. Sister Seton Marie’s professional background has made her a valuable resource to resident physicians, chaplains, hospital staff and hospice personnel of all faiths. She has presented workshops and seminars focused on the resolution of complex medical, organizational and personal ethical dilemmas to audiences within various healthcare settings at both the local and state level. Sister Seton Marie has served as a chaplain in several ministries and settings, including St. Francis Hospital in Wilmington, DE, Geisinger Medical Center in Danville, and currently at Danville State Hospital. She also coordinates the outreach of the Sisters of Saints Cyril and Methodius to the Danville Jubilee Kitchen. Sister Seton Marie is selfless giving of time and energy.

Justin Lewis Receives FCSLA Scholarship



FCSLA college freshman scholarship winner and S475 member, Justin Lewis, is shown receiving a branch scholarship gift from S475 Secretary, Christine Kiggins. Justin is a 2020 graduate of Nordonnia High School and the son of Cheryl and Robert Lewis of Macedonia, OH. Justin is currently attending the University of Akron online and hopes to be able to be a campus student sometime in the near future to continue his studies.

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Facebook

**FIRST CATHOLIC SLOVAK
LADIES ASSOCIATION**

24950 Chagrin Blvd., Beachwood, OH 44122

First Catholic Slovak Ladies Association

More than \$287,000 in Scholarship Awards!



The First Catholic Slovak Ladies Association (FCSLA) is pleased to announce its **2021-22 Scholarship Program**. An eligible candidate for an FCSLA Fraternal Scholarship Award shall be a member of good standing for at least three years prior to date of application and hold a \$1,000 permanent life insurance certificate, a \$5,000 term certificate or an annuity certificate in his or her name.

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

- | | |
|---|---|
| 121 College Scholarship Awards - \$1,250 Each | 32 Elementary School Awards - \$750 Each |
| 19 Graduate Awards - \$1,750 Each | 2 John & Geraldine Gaydos Awards - \$1,250 Each |
| 36 High School Awards - \$1,000 Each | 32 Early Elementary School Awards - \$750 Each |
| 2 Florence Hovanec Memorial Awards - \$1,250 Each | 5 Vocational/Trade/Technical School Awards - \$1,250 Each |

**Application submission deadline is Tuesday, February 9, 2021.
Electronic copies (PDF file) and faxed copies are acceptable.
Applications postmarked or electronically received after such date will not be considered.**

APPLICATIONS AND FURTHER DETAILS FOR THIS PROGRAM MAY BE OBTAINED BY:

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

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION
Scholarship Department • 24950 Chagrin Blvd. • Beachwood, OH 44122-5634

2021-2022 FCSLA SCHOLARSHIP APPLICATION REQUEST

Please send a scholarship application form by: _____ US Postal Mail _____ Email
(PLEASE PRINT)

Application requested for the following award category:

- College/Graduate High School Vocational/Trade/Technical School
 Seminary or Deacon Grades 1-4 Grades 5-8

Branch No. _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

THIS FORM IS NOT THE APPLICATION.

Alternate Christmas Party Dinner Pick-Up for Sr. Branch 88

Covid-19 did not prevent Sr. Branch 88 of Monessen, PA from recognizing their members. The annual Christmas Party was to be held at Cedarbrook Golf Course and they were going to honor social distancing. The increasing numbers in Pennsylvania caused the officers of the branch to cancel the in-person party and revert to a take-out food distribution to members. On Sunday, December 5, 2020, members arrived wearing their masks and honoring social distancing as they took turns picking up the delicious meal of a stuffed pork chop, baked potato, glazed carrots, salad and cupcakes. Members were pleasantly surprised with gifts from the home office and the branch.

President Dorothy Urbanowicz received numerous calls that evening from members thanking the Branch for the delicious meal and gifts and mostly for not forgetting them in these pressing times. President Dorothy would like to thank all members who took part in this food distribution and especially to the officers for their dedicated service in preparing the food bags for the meal pickups.



The Albense family picking up meals.



The Dudas family picking up meals.



Officers of Sr. Branch 88 – L-R: Rosemary Betza, Dorothy Urbanowicz, Cindy Pawelec, Flora Funtal.

VIRTUAL YOUTH RALLY AND MASS FOR LIFE

This year, the Youth Rally and Mass for Life will be held virtually on January 29, 2021. If your school or youth group is unable to travel to the in-person March for Life, we encourage you to attend the Virtual Youth Rally on the same morning. We will offer live streaming on multiple platforms, beginning at 8:30 AM on Friday, January 29. Mass will begin at 10:00 AM, and will transition into live coverage of the March for Life on EWTN. For more information and to register go to: <https://youthrallyandmassforlife.org/>

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.



FCSLA

Slovak-American Cook Book



\$9.00

The Slovak American Cookbook still contains your favorite traditional Slovak recipes that were first published in the original edition over a half of century ago. We are proud to say with over a quarter million sold, the cookbook is in it's 26th printing. FCSLA offers the cookbook as one of the ways we promote and preserve our Slovak heritage and culture among our members and community.

The cookbook sells for \$9.00 each, U.S. funds or \$11.00 U.S. money order for each cookbook ordered in Canada. Make payable to: FCSLA. Please do not send cash. We do not ship books C.O.D.

Individual book orders will ship via media mail (3rd class). Please allow 4-6 weeks for delivery. If you would like your order to ship 1st class for quicker delivery, please add to your order cost \$1.00 for each book shipped. If your order is for a full carton of cookbooks, the carton will be shipped via FedEx and will arrive in 1-2 weeks.

.....
Please call (800) 464-4642 x1077 with any questions.

Please send:

_____ Cookbooks @ \$9.00 each U.S. funds
\$ _____

_____ Cookbooks @ \$11.00 each U.S. money order
for each Canadian cookbook \$ _____

_____ Cartons of 18 Cookbooks @ \$144.00 per carton
\$ _____

Mail to: _____

Phone: _____

Ordered by (if different than Mail to): _____

Enclose check or money order and mail this order form to:
FCSLA - Attention: Cookbook Department
24950 Chagrin Blvd., Beachwood, OH 44122



Annual Saints Cyril and Methodius Appeal Update

The mailing for the 43rd Annual Saints Cyril and Methodius Appeal will be going out in January to clergy of Slovak heritage, national and local leaders of our Slovak Catholic Fraternal Benefit Societies, members of the Slovak Catholic Federation, previous donors, and personal parishes of Slovak ancestry. The Appeal raises money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations.

Thank you to all Branches, Districts and Members of the First Catholic Slovak Ladies Association who made donations to the 42nd Annual Appeal. The final totals will not be known for a few weeks, but as of November 20, 2020, the Appeal has raised \$27,763.50 from 192 donors. Money raised goes to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations. 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. HvozdoVIC, 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.

43rd 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	

Bernemanns' Celebrated 50th Wedding Anniversary



Thomas and Arlene Bernemann celebrated their 50th Wedding Anniversary on August 29, 2020. They were married August 29, 1970 at St. Francis Catholic Church in Council Bluffs, IA. A dinner was hosted by their two daughters, Sheila Sanchez and Sister Faustina Marie at Pizza King Restaurant in Council Bluffs, IA.

Thomas is the current President of Branch 5627.

Ohio Fraternal Alliance 2021 Scholarship Program

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

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

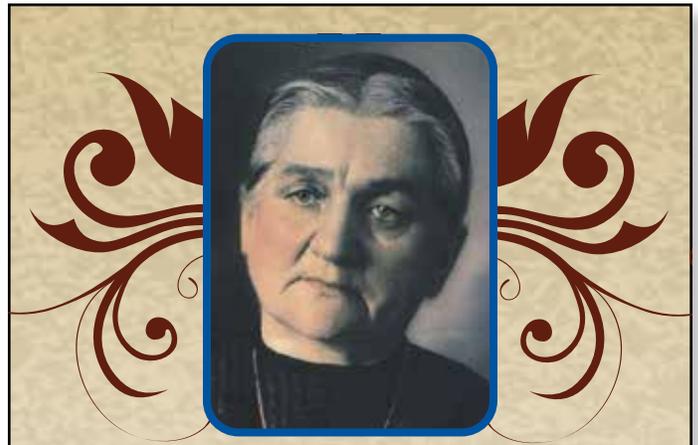
Michael Czarney
440-420-0995

mczarney@hotmail.com

Scholarship Applicant Requirements:

1. Applicants must be an Ohio resident. They must be a current youth policy member of a fraternal society, or included in a family member policy that does not have youth policies belonging to the Ohio Fraternal Alliance.
2. Applicant must be a 2021 high school graduate.
3. Applicant must submit a minimum 150-word essay entitled: How I'm personally involved in my Fraternal Society and its future.
4. Applicant must submit a list of the following activities: Church-related activities, local community and volunteer activities, school activities/clubs.
5. Applicant must submit a letter of recommendation from a local Fraternal Society officer.
6. Essay, all activities, and letter will be judged. Completed application must be dated and submitted by April 2, 2021 and mailed to:

Ohio Fraternal Alliance Scholarship Committee
Attn: Michael Czarney
1208 Meadowbrook Ct.
Amherst, OH 44001



Anna Hurban Scholarship Fund First Catholic Slovak Ladies Association

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

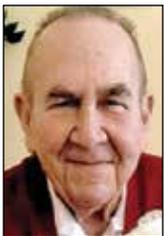
Arline June Polacek, W013



Arline June Polacek passed away in Wahoo, NE on July 8, 2020 at the age of 93. Arline June was born on June 14, 1927 to James and Barbara (Pospisil) Cizek in the rural Prague area where she graduated from Prague High School in 1945. She had employment in Lincoln at Sunny Brook and then married Robert Polacek on February 17, 1947. They resided on a farm south of Prague for 57 years, and then retired to Wahoo in 2005. Her greatest pride and joy were

her family. She was a convert to Catholicism and a very supportive member of St. John the Baptist Church in Prague where she was in the choir and held many offices which included past president of the Rosary Society, PCCW, parish advisory council and Catholic Daughters of America. Arline was a strong supporter of building the new Catholic Church in Prague. Later she became a member of St. Ludmilla's Guild at St. Wenceslaus Church in Wahoo. Arline was an excellent cook. She always delighted others with her best recipes. Arline was a seamstress and enjoyed crocheting. Robert and Arline were awarded the Ak-Sar-Ben Pioneer Award in 2015. She lived life to the fullest with grace and optimism, never missing an opportunity to show her love and support of friends and family. She is survived by her husband of 73 years, Robert Polacek; daughters, Audrey (Steve) Chromy, Eileen (Allen) Bell, Carole Polacek, Julie (Daryl Bartek) Miller and Terri (Dr. Bob) Mathews; four grandchildren; and six great-grandchildren.

Richard D. Talpas, S221



Richard D. Talpas, age 86, passed away on September 29, 2020. He was born May 1, 1934 in Cleveland, OH, the son of Stephen and Frances Talpas. At the center of Rich's life was his unconditional love, devotion, and commitment to his wife, Sue, and their family. It is what drove his existence and made him the special great man that he was. He always worked, from the time he was a young teenager. He started

by shoveling snow, worked at a factory, sold hot dogs at the old Municipal Stadium during Indians games, and always gave his earnings to his home where it was needed. Richard was a veteran of the U.S. Army and an ardent patriot. When his children were young he worked 10 hour days at Kennick Mold and Die and then brought his molds home and continued working hours into the late night to earn extra money to pay for family camping trips, vacations, and extracurricular activities like piano lessons, ice skating, hockey, music lessons, etc. He built all kinds of innovative shelves, gadgets, and all types of other items for his house and his children houses and always was available when someone needed help fixing something. It was truly remarkable and just another sign of his devotion to his family. His grandchildren were active in all types of activities – hockey, football, baseball, softball, ice skating, music, band, lacrosse, etc. and they made every attempt to attend as many events as possible. He was always beaming with pride at their accomplishments. Richard was president of S221 of the FCCLA, and a founding member of the Parma Hockey Association. He was also a member of the Holy Name Society and Holy Family Seniors group. He loved camping, fishing, and gardening. He was also an award-winning wine maker. Still, he was mostly an incredibly

devoted husband to Sue and often commented on how much he loved her with everything he had and what a saint she was in how she helped him and took care of him when needed. His unconditional love and commitment to her was evident in everything they did together. They constantly prayed together throughout the day and night including praying the rosary. Throughout his life, Richard did his best. He will be sorely missed, but we know he is now with Jesus His Savior. Richard is survived by his beloved wife Susan of 62 years and children Jane Blackburn (Dennis), Andrea Lagzdins (Peter), Tim (Mary), Laura Avdey (Walt), his 13 grandchildren and 3 great-grandchildren.

Catherine I. "Kay" (Repko) Kalo, S114



Catherine (Kay) I. Kalo (nee Repko), entered her eternal rest on July 9, 2020. She was born on November 16, 1925 at St. Joseph Hospital in Lorain to Andrew and Bertha (nee Endrizal) Repko. She graduated from Lorain High School with the Class of 1944-B and was a long-time and faithful parishioner of St. Anthony

of Padua Catholic Church in Lorain. Kay married her husband, George, on May 29, 1948 and they celebrated fifty-three years of marriage prior to his passing in 2001. Together, they were active in their church, as well as members of the Paduan Travelers. Kay was very involved in both her church and her community; she was a member of Branch 114 of the First Slovak Catholic Ladies Association where she served as secretary-treasurer of Junior Branch 198 for twenty-five years; unfortunately, she was forced to relinquish that role due to illness. In 2013 she was honored as the Marian Guild's Woman of the Year. Catherine was also active in the church's prayer chain, faithfully praying for friends and strangers who were in need. She was a member of the Disabled American Veterans Chapter 20 Auxiliary where her husband, George, was very active and acknowledged as Veteran of the Year in 1997. Kay loved being a homemaker and loved her home and family. Survivors include her daughter Barbara Smith (Paul) of Lake Havasu City, AZ and son George Kalo (fiancé Sue Bowers) of Sheffield Village. She also leaves her grandson Ryan Kalo (fiancée Courtney Salazar) of Lorain along with many nieces and nephews.

Marie "Trudy" (Trudnak) Stroney, S172



Marie "Trudy" Stroney (Trudnak), 86, of Clarks Green, PA, passed away on July 14, 2020. She was born October 2, 1933 in Wilkes-Barre, PA, daughter of the late Michael and Veronica (Cebolka) Trudnak. Trudy was a graduate of Coughlin High School. She was employed as a tracer in Wilkes-Barre and a chief draftsman in general engineering in Harrisburg. She later was a teacher's aide at Abington Heights and managed a Diet-Center for many years. In 1956, Trudy married John "Jack" Stroney, who she met while working at the Bell Telephone Company. Trudy was a devout Catholic with a strong faith who loved Jesus, the Blessed Virgin Mary, and Saint Joseph. She was a charter member of Saint Gregory's in the Abington's and was an adorer at Saint Pio's Chapel in Dalton. Marie was passionate about her pilgrimages abroad to various countries, trips to Rosa Mystica, and felt a special spiritual connection when traveling to Medjugorje. Trudy was a loving wife, mother, and "nana", who

cherished the time spent with her family. She was a very generous and caring person who was always praying for others, buying thoughtful gifts, and giving to charities. She loved talking to others and spreading joy to everyone she met. She will be dearly missed and forever in our hearts. Trudy is survived by her children, Mark Stroney, Mehoopany, PA; Scott Stroney, Charlottesville, VA; Brian and his wife Patricia Stroney, Dalton, PA; Karen Stroney, Dalton, PA and two grandchildren; her brother Joseph Trudnak and his wife Diana, Wilkes-Barre, PA, and several nieces and nephews.

Ann Elisabeth Horvath, S88



Ann Elisabeth Horvath, age 95 of Hopwood Crossing, PA passed away on February 7, 2020. She was born in Meadowbrook, PA on July 27, 1924 and was the daughter of the late Andy Barron and Helen Dzurik Barron. In 1942, she enrolled at Uniontown Hospital School of Nursing and later was accepted into the US Army Cadet Nurse Program where she served her country during

World War II as a nurse at the Army Hospital in Memphis, TN. In 1945, she graduated from UHSN, passed the Registered Nurse exam, and over the next several years worked as a nurse at the VA Hospital in Topeka, KS and Uniontown Hospital. She met and married the love of her life Frank Horvath in 1948. She was a lifelong member of St. Mary Nativity Roman Catholic Church where she provided lifelong faithful service to God and the community through Christian Mothers, Ladies of Charity, Catholic Nurse Association, Prayer Chain, Lazarus Ministry, delivering Communion to shut-ins, and many other charitable activities. Left to cherish her memory are: her children, David (Susan) Horvath of Ann Arbor, MI, Daniel (Agnes) Horvath of Fairfax, VA, Mark (Salomi) Horvath of Holmdel, NJ, Pamela (Mel) Minnick of Uniontown, PA, and Marilyn Horvath of Shipman, VA; 11 grandchildren, Stephen (Katherine) Horvath, Helen (Blake) Burnette, Michael (Rebecca) Horvath, Annie (Ben) Wilkes, Andrew (Leah) Horvath, Christopher Horvath, Matthew (Lindsay) Minnick, Lee Minnick, Jonathan Minnick, Wesley (Brynn) Hull, and Whitney Hull; 18 great-grandchildren; and a sister Josephine Speck in Albuquerque, NM.

Eleanor (Dzuracky) Harver, S030



Eleanor (Dzuracky) Harver passed away on November 30, 2020 at PruittHealth Center in Monroe, NC, at the age of ninety-three.

She was preceded in death by her husband, Andrew John Harver, parents, Elizabeth (Kupec) and Andrew Dzuracky, brother, Andrew Dzuracky, Jr., and infant daughter, Andrea Harver.

Eleanor was born in Campbell, OH, on October 28, 1927, and she lived in Youngstown upon her marriage until she moved to Charlotte, NC, in 2013. She was a life-long member of Saints Cyril and Methodius Roman Catholic Church and was active in numerous committees and fund-raising campaigns. She served as Eucharistic Minister for many years. She was proud of her Eastern European heritage, fluent in Slovak, and valued both religious and ethnic traditions.

A young girl during the Great Depression, she embraced aus-

terity, hard work, responsibility, and sacrifice throughout her life.

She is survived by her sister Elizabeth (Dzuracky) Cotton; children, Stephen Harver and his wife, Susan, of Lake Oswego, OR, Andrew Harver and his wife, Nancy, of Charlotte, NC, Therese (Harver) Linden and her husband, John, of Bossier City, LA; six grandchildren; three great-grandchildren; and nieces and nephews.

Eleanor will be remembered for her strong will, fighting spirit, and unconditional devotion to the church and her family, as well as her unbeatable kolache.

A graveside service will be held at Calvary Cemetery of the Diocese of Youngstown on a date to be determined.

Maureen Lynn Sedlak, S524



Maureen Lynn Sedlak, age 64, died December 24, 2019. Loving daughter of the late John and Millie (nee Kitchen) Sedlak. Dear sister of Regina Toriskie (Joe), John (Michelle), Joan and Mark (Lisa). Aunt of Kristina Leftdwrige (Juan), Brian (Sara), Ashley, Great aunt of Natalia and Natasha Leftdwrige, Laboratory technician for 42 years. In lieu of flowers masses can be made

in Maureen's honor.

Margaret M. Rosa (nee Urbancik), SZJ0



Margaret M. Rosa (nee Urbancik), age 92, passed away August 21, 2020 in Wickliffe, OH. She was born on July 3, 1928 in Cleveland, OH to the late Emrich and Mary (nee Kovach) Urbancik. Margaret attended school at Notre Dame Academy, and she earned a Bachelor's degree from Notre Dame College. Margaret worked as a Paralegal for Conway Barkley Deyo & Kurant and later with the Hribar Law Office. After her

retirement, she went on to work for the City of Wickliffe working with the Civil Service Commission and the Environmental Commission, retiring for a second time in 2008. Margaret was active with the Wickliffe Senior Center and a longtime parishioner of Our Lady of Mt. Carmel Church. She enjoyed traveling to many places over the years and was an avid mystery and history reader. She enjoyed ballroom dancing and met her husband at the Aragon Ballroom just a few weeks after he returned home from Army service in Europe. Margaret was the dearest mother of Joseph (Patricia) and Mary (Kevin) Brewer; mother-in-law of Rick Drake; devoted grandmother of James Rosa, Christine Rosa, Jessica Brewer, Matthew Brewer and Jackie Drake, sister-in-law of Kathy Rosa, aunt of Therese Schenosky, and simply Aunt Marge to many other nieces and nephews. A Celebration of Life Service will be held in Margaret's honor at a later date. Burial will be in All Souls Cemetery in Chardon Twp. Donations may be made in Margaret's memory to the American Society for the Prevention of Cruelty to Animals at www.aspc.org.

Additional Obituaries on Page 18

CORRECTION – Melissa Sis, W074

In the December 2020 issue the memorial for Melissa Sis's branch was incorrectly stated. Her branch is W074. We apologize for the error.

FCSLA Executive Committee Fourth Meeting

Home Office, Beachwood OH • August 25, 2020

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:35 a.m. at the home office, Beachwood, Ohio. National Director Joann Skvarek Banvich was asked to open the meeting with prayer. National Trustee Suzanne V. Strohl led 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

Members present via secure telephone line and in a secure location were:

Jeanette E. Palanca National Director
Joann Skvarek Banvich National Director
Suzanne V. Strohl National Trustee
Sue Ann M. Seich National Trustee

National Chaplain Monsignor Peter M. Polando was absent and President Maleski noted he was excused. Secretary Kimberly A. Graham was present and in the board room and National Treasurer Stephen C. Hudak was in a secure location in his office.

Approval of Agenda

President Maleski called for approval of the agenda and noted it was distributed in advance and if there are no changes, then the agenda will stand as approved as circulated.

APPROVED

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. Director Jeanette E. Palanca moved to approve the minutes from May 14, 2020 and Director Skvarek Banvich seconded the motion. National Trustee Suzanne V. Strohl had a question on page 3 under the Fraternal section, sixth line and recommended adding the word "who" after the word "categories". President Maleski noted with the one editorial change the amended minutes are approved as corrected.

APPROVED

National President's Comments

AM Best

President Maleski stated we received an A- affirmation from AM Best with a unanimous vote from the rating committee this year. We were pleased since AM Best had downgraded the entire life insurance industry for this year. This is a rigorous process, and we had the pandemic which overlaid the process this year.

Rebranding

President Maleski stated we are currently preparing a brand guide and have filed the necessary paperwork to protect our intellectual property.

Valuation and Non-Forfeiture Values

President Maleski stated that NAIC came up with a new valuation and non-forfeiture value requirements in July. They are reducing the interest rate from 3.5% to 3% and requiring higher reserves for life insurance products on or after January 1, 2021. We are working with our actuary on these filings. We need to do a profit study on how this will impact our policies in both the short and long term in terms of our reserving. The non-forfeiture values for new life insurance products starting January 1, 2022 will change the non-forfeiture rate from 4.5% to 4.0%. This does not impact any policies we currently have on our books only new life insurance products.

Strategic Planning

President Maleski noted she received the proposal letter from the selected vendor, and we will be signing it shortly.

National Treasurer

President Maleski reviewed a template from our succession plan and need to use it because our National Treasurer Steve Hudak will be retiring at the end of the year. President Maleski has asked Director Palanca representing the Executive Committee to join National Auditor Dorothy Urbanowicz, Outside Auditor Leo Hannah from H2R and Treasurer Steve Hudak as the team involved with hiring our new National Treasurer. Discussion ensued on sources for recruiting the new National Treasurer.

Supplement 1

Organizational Development for IT

President Maleski stated we plan to ramp up the IT role as we work with a consultant to assess our IT function.

Approval of President's Report

National Trustee Sue Ann Seich moved to accept the President's report and seconded by Director Palanca.

MOTION ADOPTED

A ten-minute break was taken at 10:53 a.m. and all board members rejoined the meeting at 11:03 a.m.

National Treasurer's Report

Treasurer Hudak stated despite COVID-19 the first six months results of 2020 were good. Treasurer presented the Treasurer's Report as of June 30, 2020.

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, as well as a graphical review of our revenue for the last five years. At the end of June, our admitted assets were at \$1.043 billion and our surplus is \$106.6 million.

Continued on Page 17

Executive Committee Meeting

Treasurer Hudak reviewed the Balance Sheet, and Income Statement as of June 30, 2020. Questions were asked and answered.

Supplement 2

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 members of the Executive Committee and answered.

Second Quarter 2020 Budget vs Actual

Treasurer Hudak reviewed the second quarter 2020 Budget vs Actual report by discussing the life business, annuity business, general expenses, and highlighted variances. Questions and comments were asked and answered.

Acquired Securities Report

Treasurer Hudak reviewed the \$25.5 million dollars of acquired securities since our last Executive Committee meeting. Treasurer Hudak also reviewed the quarterly credit watch list, and the credit events report as of June 30, 2020. A few questions were asked and answered.

Treasurer Hudak mentioned that we are working on our 2021 budget and a draft 2021 budget will be presented in September and that is when the board will determine the dividends to pay out for the following year.

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

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 the credit rates for the fourth quarter 2020 remain the same as the credit rates for the third quarter of 2020.

Supplement 3

President Maleski entertained a motion to accept the National Treasurer's recommendation on the Annuity Interest Yield. Director Skvarek Banvich moved to accept the Treasurer's recommendation on the Annuity Interest Yield credit rate seconded by Trustee Sue Ann Seich.

MOTION ADOPTED

FCSLA District Funding 2020

President Maleski stated the Fraternal Committee is chaired by Carolyn Bazik. Also, on the committee is Interim Fraternal and Youth Director Katherine Bowes, Secretary Graham and President Maleski. The committee reviewed the 2020 FCSLA District Funding with input from Treasurer Hudak and requires board approval. Interim Fraternal and Youth Director Bowes reviewed the suggested 2020 District Funding guidelines since some districts are unable to attend meetings and events/activities due to COVID-19 restrictions. Questions were asked by members of the Executive Committee and answered.

Director Palanca moved to recommend the proposed changes to the 2020 FCSLA District Funding guidelines and seconded by Trustee Seich.

Executive Committee Meeting Dates

Fifth Meeting – November 17, 2020

Adjournment

Trustee Seich moved, and Trustee Strohl seconded to adjourn the meeting. The meeting adjourned at 12:38 p.m. with prayer led by Director Skvarek Banvich.

MOTION ADOPTED

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

ATTEST:

Monsignor Peter M. Polando, Chaplain
Jeanette E. Palanca, Director
Joann Skvarek Banvich, Director
Suzanne V. Strohl, Trustee
Sue Ann M. Seich, Trustee

Branch S262, Vandergrift, PA Making Christmas Brighter



Branch Officers Marilee Kessler and Linda Killeen are pictured with dozens of toys, games, dolls and winter jackets donated to "Christopher's Light" a 501(c)(3) nonprofit.

Karen McKendree (center) founded the charity in 2018. Its mission is to help area children across three Western PA counties, by providing free clothing, school supplies and educational support.



Veterans Committee Receives FCSLA Convention Donation

It is with thanks that I acknowledge the support of the FCSLA's 42nd QUADRENNIAL 2019 Convention Donation Committee and National President Cynthia M. Maleski whose continued assistance throughout the years have been instrumental in providing the funds to HONOR the Veterans within the South City St. Louis Community especially those who have died gloriously on the field of battle!

My Reflections on Veterans Day

As a kid growing up after a "number" of the wars, the sight of older men marching with a limp always moved me. I sensed that these people had sacrificed something for our country. Honoring them was not only about valor and victory; it meant recognizing that they carried a burden for my freedom.

To me, Veterans Day has always brought the unimaginable scope of a war to a human scale. The day invites us to remember our history, to honor both those who served recently and those who served long ago. And – it asks us to consider what service means in our own lives.

Many vets have expressed, "We are forever grateful to all those who fought alongside us." It is hard for us to imagine what Victory over Japan Day (its 75th anniversary) must have felt like at that time; a mix of happiness, jubilation, and sheer relief, together with a deep sadness and overwhelming sense of loss for those who would never return home.

On Veterans Day we remember those who endured terrible suffering and honor all those who lost their lives. I would like to recite the words of the Kohima Epitaph, carved on the memorial of the 2nd British Division which reads, "When you go home, tell them of us and say . . .

'For your tomorrow, they gave their today'

As we look back, we must not forget our responsibility to learn from the lessons of the past and ensure that the horrors of any War never be repeated. We owe that to our veterans, to their families, and to the generations who will come after us who reflect upon the cherished memories of the loved and lost, and the solemn pride to have laid so costly a sacrifice upon the altar of freedom.

As we marked the 75th anniversary of Victory over Japan Day, to each and every one of you who contributed to the effort, I say, thank you, our country owes you a debt of gratitude . . .

To those who serve now . . .

With gratitude to those who served then . . .

That we all might live in Freedom tomorrow . . .

Joseph G. Miklovic, Secretary
FCSLA Sr. Branch S-101 / Jr. Branch J-011



IN MEMORIAM

Continued from Page 15

Regina Mae (Maharik) Shelpman, S077



Regina Mae (Maharik) Shelpman, age 88, of Monongahela, PA passed away on October 7, 2020. Born July 3, 1932 in Port Vue, PA she was the daughter of the late Charles and Elizabeth Maharik, beloved wife of Harold R. Shelpman for 57 years. Known as Jean to many, she loved to spend time with her grandchildren, bowling with her league and watching Steeler games. She was a former secretary at Westinghouse and retired from Jefferson Regional Hospital in the medical records department. She was a devout Catholic with a strong religious faith. She was a loving mother to Lori (Shelpman) Mason and son-in-law David Mason of Sarver, PA. Dearest grandmother to Brian, Melissa and Mikayla and great-grandmother to Bryson and Declan.

Helen M. Markovich, S081

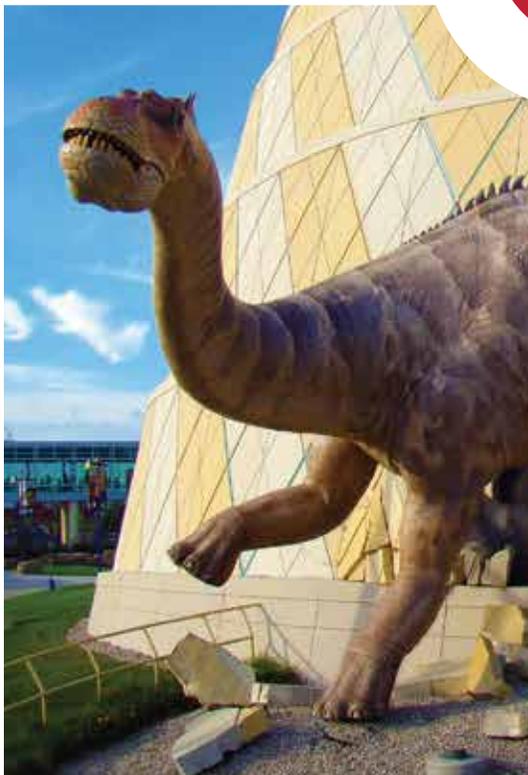


Helen M. Markovich (nee Mihalov) 88 of Whiting, IN passed away peacefully on December 18, 2019. She was preceded in death by her husband, John S. Markovich, and son; Michael. She was the loving mother of Tom, Susie (late Mark) Kwasmann, Stevie (Charlotte), Matthew (Annette), and Mary Therese (Jim) Burke. Helen Markovich was born on January 12, 1931 in Whiting, Indiana to John and Mary (Podubinsky) Mihalov and was a lifelong resident. She graduated from Catholic Central High School (Bishop Noll Institute) in 1949. She was a devoted member of St. John the Baptist Catholic Church, Whiting, and the St. John Rosary Society. Her strong faith inspired many; her uplifting sense of humor brought laughter and happiness everywhere she went. She was proud of her Slovak heritage. Helen was a licensed hair dresser in the State of Indiana, a waitress at Rupcich Restaurant on the East Side of Chicago, and a retired food service employee at Hammond Clark High School cafeteria. She loved to cook, especially Slovak dishes, play bingo, and exercise in the aqua aerobics class at the Whiting Community Center. Her popcorn was legendary. A woman of great conviction, Helen was an environmentalist before it was in vogue. She loved children and children loved her. She was a friend and confidant to many. Devoted to her family, she will be missed by all who knew and loved her. Memorials to St. John the Baptist Catholic Church, Whiting or to the Whiting Food Pantry would be appreciated.

Catherine M. Pennington, S44

Catherine M. Pennington, 87, of Pleasant Unity, died August 24, 2020. She was born September 17, 1932, in Carpentertown, PA and was a daughter of the late Paul and Elizabeth (Kiripolski) Balazek. Prior to retirement, she worked as a private duty home health aide and was a member of St. Florian Catholic Church, United. She is survived by three sons, Mark Pennington, at home, Todd Pennington, of Johnstown, and Brett Pennington, at home; four grandsons, Justin, Lucas, Braden and Cameron; a sister, Martha Bowden, of Canoga Park, CA; and many nieces and nephews.

Announcing
our
43rd Quadrennial Convention
JW Marriott Indianapolis
October 5-8, 2023



Sr. Branch 456 Matching Funds for St. Tom's Catholic Student Parish at Purdue University

Standing in front of the altar of St. Thomas Aquinas Catholic Church at Purdue University in West Lafayette, IN are (left to right) Dee Bernhardt, Assistant Director of Campus Ministry; Geraldine Berkemeier (S-456) a junior at Purdue; Fr. Michail Ford, OP, Parochial Vicar; and Marisa Plagens, (S-456) sophomore at Purdue.

Granddaughters of Geraldine Gaydos, Geraldine Berkemeier of Jackson, MI and Marisa Plagens of Elkhart, IN, represented their families who raised \$600 in donations to St. Tom's Catholic Church in honor of their Grandma (Geraldine Gaydos) G's 90th birthday which was November 29, 2020. St. Tom's was chosen because three generations of the Gaydos family have attended Purdue University and St. Tom's Catholic Church. The \$600 donations will be matched by FCSLA.

Geraldine studies Biochemistry from the School of Agriculture and volunteers at St. Tom's as a lector, Boiler Catholic volunteer for the New Student Overnighter and Sunday Night Dinners. Marisa also studies Biochemistry, but from the School of Science, active in ROTC, volunteered at spaghetti dinner fundraisers for the Habitat for Humanity mission trips.



Sr. Branch 23 and Jr. Branch 130 Hosts Annual Meeting and Scholarship Presentation

Sr. Branch 23/Jr. Branch 130 of the Milwaukee area hosted their annual meeting and scholarship presentation, November 8, at the Bavarian Wursthaus. While paying attention to social distancing and the wearing of face masks, everyone appreciated the opportunity to be together again to enjoy each others' company and share a meal.



Branch Secretary, Katie Esterle and Jr. Order Secretary, Luanne Coyne, smile behind their face masks as they get ready to greet the guests.



Jr. Branch 130 Scholarship Winner, Natalie Esterle, lowers her face mask to show her pretty smile.



Forty-eight guests sample the buffet featuring a tasty choice of German foods and desserts.

ATTENTION UWAGA!

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 find them

on the FCSLA website!

Go To: FCSLA.ORG/ Z District

or FCSLA.ORG/ U District



Mary Bresnahan has her winning door prize ticket checked by Sr. Branch 23 Auditor, Jamie Coyne.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF AUGUST 31, 2020

ASSETS	
Cash & Short Term Investments	\$ 34,049,947
Bonds	984,548,172
Preferred Stock	2,803,103
Common Stock	6,068,441
Investment Income Due & Accrued	14,518,495
Property Plant & Equipment, Net	4,904,103
Certificate Loans & Accrued Interest	2,143,506
Other Assets	888,783
TOTAL ASSETS	\$ 1,049,924,549
LIABILITIES	
Life Reserves	\$ 302,548,498
Annuity Reserves	617,151,832
Death Claims Payable	3,047,783
Unearned Premiums	446,976
Matured Endowments	374,740
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,861,996
Accrued Convention Donations	137,500
Provision for Future Conventions	171,861
Asset Valuation Reserve	10,624,700
Interest Maintenance Reserve	361,242
Other Liabilities	1,821,006
TOTAL LIABILITIES	\$ 942,948,132
Surplus	\$ 106,976,417
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,049,924,549

INCOME STATEMENT

For the Eight Months Ending August 31, 2020

REVENUE	
Insurance Premiums	\$ 2,817,960
Annuity Premiums	25,412,875
Investment Income	31,747,257
Amortization of Interest Maintenance Reserve	48,172
Rental Income	244,966
Other Revenue	25,049
TOTAL REVENUE	\$ 60,296,280
EXPENSE	
Increase in Reserves — Life	\$ 1,365,498
Increase in Reserves — Annuity	18,063,797
Insurance Benefits	5,277,837
Annuity Benefits	23,079,904
Commission Expense	763,466

Surrender Benefits	2,227,841
Matured Endowments	(7,153)
Interest Expense	247,131
Salaries — Employees	455,376
Tax Expense	35,727
Sales Expense	37,504
LIFE AND ANNUITY EXPENSES	\$ 51,546,927

Revenue Less Life and Annuity Expenses	\$ 8,749,353
Bank Service Charges	97,594
Data Processing Service Fees	128,157
Accounting Fees	142,453
Actuarial Fees	181,102
Legal Fees	49,896
Consulting Fees	65,390
Employee Benefits	384,939
Fees — Directors	127,843
Salaries — Employees	802,532
Salaries — Officers	375,252
Temporary Office Expenses	41,626
Tax Expense	98,085
Depreciation Expense	169,542
Utility Expense	68,335
Postage and Printing	137,387
Advertising & Marketing	36,390
Travel Expense	19,926
Insurance Department Fees	72,108
Sales Expense	81,359
Rental Expense	244,966
Building Expense	92,168
Insurance Expense	33,743
Office Equipment & Supplies Expense	91,296
Dues & Subscriptions	44,767
Human Resources	60,302
Other Expense	10,068
SALES & OPERATING EXPENSES	\$ 3,657,224

Revenue Less Sales & Operating Expenses	\$ 5,092,130
Post Mortem Benefits	1,017,360
Misc. Member Benefits	60,396
Donation Expenses	37,102
Change in Accrued Convention Donations	100,000
Convention Expenses	127,000
Branch and District Funding	515,024
Fraternal Activities	54,348
Official Publications	358,924
Scholarship Awards	189,333
DIRECT FRATERNAL EXPENSES	\$ 2,459,486

Income (Loss) from Operations	\$ 2,632,643
Dividends to Members	923,182
Subtotal Income (Loss)	\$ 1,709,461
Capital Gains (Loss)	1,010,400
NET INCOME (Loss)	\$ 2,719,861

SLOVAK GRAMMAR

VERB TO GO ÍŠŤ

Other Forms of this Verb

ÍŠŤ	to go
ZÍŠŤ	to go down/descend
PRÍŠŤ	to arrive
ODÍŠŤ	to go away
ZÁJSŤ	to go behind
NÁJSŤ	to find
PREJSŤ	to go through/across
VYJSŤ	to go out
UJSŤ	to run away/escape

CARDINAL and ORDINAL NUMERALS

One	Jeden	First	Prvý
Two	Dva	Second	Druhý
Three	Tri	Third	Tretí
Four	Štyri	Fourth	Štvrtý
Five	Päť	Fifth	Piaty
Six	Šesť	Sixth	Šiesty
Seven	Sedem	Seventh	Siedmy
Eight	Osem	Eighth	Ôsmy
Nine	Deväť	Ninth	Deviaty
Ten	Desať	Tenth	Desiaty

SLOVAK TRANSLATIONS

Ananás	Pineapple
Banán	Banana
Broskyňa	Peach
Čerešňa	Cherry
Čučoriedka	Blueberry
Hrozno	Grape
Hrozienko	Raisin
Hruška	Pear
Jablko	Apple
Jahoda	Strawberry
Melon (Červený)	Watermelon
Marhula	Apricot
Pomaranč	Orange
Slivka	Plum

Time to Cozy Up

SWEET SWIRL BUNS WITH RAISINS

2 (.25 ounce) envelopes active dry yeast
1 teaspoon white sugar
¼ cup warm water
6 cups all-purpose flour
1 teaspoon salt
¾ cup butter
1½ cups milk
¾ cup white sugar, divided
3 eggs, beaten
¼ cup butter, melted
1 cup raisins
1 egg yolk
2 tablespoons water

Sprinkle the yeast over ¼ cup of warm water in a small bowl and stir in 1 teaspoon of sugar. The water should be no more than 100 degrees F (40 degrees C). Let stand for 5 minutes until the yeast softens and begins to form a creamy foam.

Sift together the flour and salt. Cut in ¾ cup butter with a knife or pastry blender until the mixture resembles coarse crumbs. Bring the milk to a boil; remove from the heat and stir in ½ cup sugar. Cool until the milk is lukewarm, no more than 100 degrees F (40 degrees C). Pour the milk and yeast mixture into the flour. Add the eggs and mix well to form a soft, sticky dough.

Turn the dough out onto a well-floured surface and knead until smooth and elastic, about 8 minutes. Add more flour a tablespoon at a time, if necessary. Place the dough in a buttered bowl, turning to coat the dough. Cover with a light cloth and let rise in a warm place (80 to 95 degrees F (27 to 35 degrees C) until doubled in volume, about 1½ hours.

Roll the dough into a square on a floured surface. Brush the dough with the melted butter and sprinkle with the remaining ¼ cup sugar and the raisins. Roll up the dough to form a log, pinching the seam to seal.

Preheat an oven to 375 degrees F (190 degrees C). Grease a 9x13-inch baking pan.

Cut the log into slices about 1½ inches thick. Place the slices in the prepared pan and let them rise for 30 minutes. Beat the egg yolk with 2 tablespoons of water to form an egg wash. Brush the buns with egg wash.

Bake in the preheated oven until the buns are golden brown and the centers are set, about 25 minutes.

MOM'S CHICKEN POT PIE

1 pound skinless, boneless chicken breast halves - cubed
1 cup sliced carrots
1 cup frozen green peas
½ cup sliced celery
½ cup butter
½ cup chopped onion
½ cup all-purpose flour
½ teaspoon salt
¼ teaspoon garlic powder
¼ teaspoon black pepper
¼ teaspoon celery seed
1¾ cups chicken broth
¾ cup milk

2 (9 inch) unbaked pie crusts

Preheat oven to 425 degrees.

In a saucepan, combine chicken, carrots, peas, and celery. Add water to cover and boil for 15 minutes. Remove from heat, drain and set aside.

In the saucepan over medium heat, cook onions in butter until soft and translucent. Stir in flour, salt, pepper, garlic powder, and celery seed. Slowly stir in chicken broth and milk. Simmer over medium-low heat until thick. Remove from heat and set aside.

Place the chicken mixture in bottom pie crust. Pour hot liquid mixture over. Cover with top crust, seal edges, and cut away excess dough. Make several small slits in the top to allow steam to escape.

Bake in the preheated oven for 30 to 35 minutes, or until pastry is golden brown and filling is bubbly. Cool for 10 minutes before serving.

BEST EVER POTATO SOUP

6 bacon strips, diced
3 cups cubed peeled potatoes
1 small carrot, grated
½ cup chopped onion
1 tablespoon dried parsley flakes
½ teaspoon salt
½ teaspoon pepper
½ teaspoon celery seed
1 can (14½ ounces) chicken broth
3 tablespoons all-purpose flour
3 cups 2% milk
8 ounces process cheese (Velveeta), cubed
2 green onions, thinly sliced, optional

In a large saucepan, cook bacon over medium heat until crisp, stirring occasionally; drain drippings. Add vegetables, seasonings and broth; bring to a boil. Reduce heat; simmer, covered, until potatoes are tender, 10-15 minutes.

Mix flour and milk until smooth; stir into soup. Bring to a boil, stirring constantly;

cook and stir until thickened, about 2 minutes. Stir in cheese until melted. If desired, serve with green onions.

CLASSIC MEATLOAF

2 eggs
⅓ cup milk
2 teaspoons salt
¼ teaspoon ground black pepper
3 slices bread, crumbled
1½ pounds ground beef
1 onion, chopped
1 cup shredded Cheddar cheese
½ cup shredded carrot
¼ cup brown sugar
¼ cup ketchup
1 tablespoon prepared yellow mustard
Preheat oven to 350 degrees.

Whisk eggs, milk, salt, and ground black pepper in a large bowl. Add crumbled bread and stir until dissolved. Mix ground beef, onion, Cheddar cheese, and carrot into bread mixture; transfer mixture to a 9x5-inch loaf pan. Combine brown sugar, ketchup, and mustard in a small bowl; spread over meat mixture.

Bake in the preheated oven until no longer pink in the center, 1 to 1¼ hours. An instant-read thermometer inserted into the center should read at least 160 degrees.

BLUE RIBBON CHILI

2 pounds ground beef
½ onion, chopped
1 teaspoon ground black pepper
½ teaspoon garlic salt
2½ cups tomato sauce
1 (8 ounce) jar salsa
4 tablespoons chili seasoning mix
1 (15 ounce) can light red kidney beans
1 (15 ounce) can dark red kidney beans

In a large saucepan over medium heat, combine the ground beef and the onion and saute for 10 minutes, or until meat is browned and onion is tender. Drain grease.

Add the ground black pepper, garlic salt, tomato sauce, salsa, chili seasoning mix and kidney beans. Mix well, reduce heat to low and simmer for at least one hour.

BUTTERSCOTCH BREAD PUDDING

1 (10.75 ounce) loaf day-old bread, torn into small pieces
4 cups milk
2 cups brown sugar
½ cup butter, melted
3 eggs, beaten
2 teaspoons vanilla extract
1 cup butterscotch chips

Preheat oven to 350 degrees. Butter a 9x13 inch baking dish.

In a large bowl, combine bread, milk, sugar, butter, eggs, vanilla and butterscotch

chips; mixture should be the consistency of oatmeal. Pour into prepared pan.

Bake in preheated oven 1 hour, until nearly set. (It should have a "thigh wiggle" or wiggle as much as a well endowed thigh.) Serve warm or cold.

PEANUT BRITTLE

1 cup white sugar
½ cup light corn syrup
¼ teaspoon salt
¼ cup water
1 cup peanuts
2 tablespoons butter, softened
1 teaspoon baking soda

Grease a large cookie sheet. Set aside.

In a heavy 2 quart saucepan, over medium heat, bring to a boil sugar, corn syrup, salt, and water. Stir until sugar is dissolved. Stir in peanuts. Set candy thermometer in place, and continue cooking. Stir frequently until temperature reaches 300 degrees F (150 degrees C), or until a small amount of mixture dropped into very cold water separates into hard and brittle threads.

Remove from heat; immediately stir in butter and baking soda; pour at once onto cookie sheet. With 2 forks, lift and pull peanut mixture into rectangle about 14x12 inches; cool. Snap candy into pieces.

PECAN PIE BARS

3 cups all-purpose flour
½ cup white sugar
1 cup butter
½ teaspoon salt
4 eggs
1½ cups light corn syrup
1½ cups white sugar
3 tablespoons margarine, melted
1½ teaspoons vanilla extract
2½ cups chopped pecans

Preheat oven to 350 degrees. Grease the sides and bottom of one 15x10 inch jelly roll pan.

In a large bowl combine the flour, ½ cup sugar, margarine or butter and salt until the mixture resemble coarse crumbs. Press firmly into the prepared pan.

Bake at 350 degrees for 20 minutes.

In a large bowl stir the eggs, corn syrup 1½ cups white sugar, melted margarine and vanilla until blended. Stir in the chopped pecans.

Spread the filling evenly over the hot crust. Bake at 350 degrees for 25 minutes or until set. Let cool before slicing.

BEST-EVER BUCKEYE BROWNIES

1 (18.25 ounce) package brownie mix (such as Pillsbury®)
¾ cup vegetable oil
2 eggs

¼ cup water
2 cups confectioners' sugar
1 cup creamy peanut butter
½ cup butter, softened
1 (6 ounce) package chocolate chips
6 tablespoons butter, softened

Preheat oven to 350 degrees. Grease a 9x13-inch baking dish.

Combine brownie mix, oil, eggs, and water together in a bowl until batter is smooth; pour into the prepared baking dish.

Bake in the preheated oven until edges of brownies begin to pull away from the sides of pan, 28 to 31 minutes. Remove dish from oven and cool brownies.

Beat confectioners' sugar, peanut butter, and ½ cup butter together in a bowl until smooth and creamy; spread over cooled brownies.

Heat chocolate chips and 6 tablespoons butter together in a saucepan over low heat, stirring occasionally, until melted, about 5 minutes; spread over peanut butter layer. Cool and cut into squares.

BLACK MAGIC CAKE

1¼ cups all-purpose flour
2 cups white sugar
¾ cup unsweetened cocoa powder
2 teaspoons baking soda
1 teaspoon baking powder
1 teaspoon salt
2 eggs
1 cup strong brewed coffee
1 cup buttermilk
½ cup vegetable oil
1 teaspoon vanilla extract

Preheat oven to 350 degrees. Grease and flour two 9 inch round cake pans or one 9x13 inch pan.

In large bowl combine flour, sugar, cocoa, baking soda, baking powder and salt. Make a well in the center.

Add eggs, coffee, buttermilk, oil and vanilla. Beat for 2 minutes on medium speed. Batter will be thin. Pour into prepared pans.

Bake at 350 degrees for 30 to 40 minutes, or until toothpick inserted into center of cake comes out clean. Cool for 10 minutes, then remove from pans and finish cooling on a wire rack. Fill and frost as desired.

WALNUT CRESCENTS

1 cup butter
¼ cup sugar
½ teaspoon vanilla
½ cup chopped walnuts
1¾ cups flour

Cream butter and sugar. Add vanilla, walnuts and flour. Roll mixture with hands into the shape of half-moons. Bake at 350 degrees until light brown. Roll crescents in icing sugar or powdered sugar while still warm, if desired. Yields: 3-4 dozen.

PERIODICAL

1/21

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.